



January 4, 2008

Jennifer Blevins CMP
REOMAC
2520 Venture Oaks Way, Suite 150
Sacramento, CA. 95833

RE: Letter of Recommendation:
Cy Marlow
L.J. Michels, Inc.
1724 Wabash Ave.
Terre Haute, IN. 47803
(812) 234-8808

Dear Jennifer,

This letter is to serve as a letter of recommendation for Cy Marlow.

Cy has been an approved Agent for First Option AMS for at least 3 years and within that time frame Cy has been a valued partner for the marketing and selling of REO properties. Cy is currently marketing and selling properties for First Option AMS and we look forward to continuing that relationship.

If you need any further information please feel free to contact me directly.

Sincerely,

A handwritten signature in cursive script that reads "Connie White".

Connie White
Team Leader
First Option One AMS
6501 Irvine Center Drive
Irvine, CA. 92618
(949)790-8307
connie.white@firstoptionams.com

6501 Irvine Center Drive
Mailstop Code DB-RE
Irvine, CA 92618
949.784.6100 Fax: 949.727.8236