

## DAVID S. ALLISON

November 30, 2007

To whom it may concern;

Dear Sir or Madam:

This letter of reference is being written on behalf of Cy Marlow of LJ Michaels Realty. I have worked with Mr. Marlow for over 6 years with two different companies and my experience has been nothing but prompt and professional. Mr. Marlow has many characteristics that are a rare find in the REO marketing world such as always responsive to each and every need to ensure property is properly marketed, maintained and sold. He also accepts any and all properties in his market regardless of the property in question while many agents in this field turn down the low valued properties he takes them under his wing and moves them quickly. He is what I refer to my James Bond of IN - "Everything he touches turns to sold!" He is ALWAYS accessible no matter what time of the day or night. His reporting and managing of the properties is top notch and always get the required reports and documentation required in a timely and professional manner. Mr. Marlow always goes the extra mile to ensure that each and every property gets the individualized attention it deserves. If you are looking for the agent that is the best in the field in his service area you need look no further. No mater where I may end in the future he is an agent that I would also bring along. In closing this agent is what is referred to as a "True professional" and has my highest of recommendation for any that inquire about his services. Bottom line, Best of the Best!

Sincerely,



David S. Allison  
REO Asset Manager  
407-568-3084