

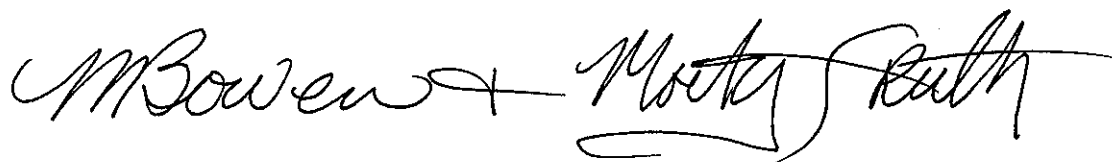
July 25, 2012

To Whom It May Concern-

My husband and I contacted Jeff to do a short sale on our Las Vegas property. We had both financial and personal hardships at the time (my parents were in hospice care). Needless to say, our lives were very stressful and we needed a competent realtor to get the job done as soon as possible.

Jeff not only sold our property in a timely fashion with all our debt forgiven, but he went above and beyond our expectations. He impressed us with the time he took to explain how the sell was progressing and to answer any questions in detail. We appreciated his weekly updates and the contact he maintained throughout the process. And, last but not least, his positive attitude was a huge support to us during this difficult period of our lives.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mary Bowen & Monty Ruth". The signature is written in black ink and is positioned above the printed names.

Mary Bowen & Monty Ruth

3820 Caldwell Circle  
Las Vegas, NV 89115