

HUGGINS & MAXWELL

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Legal Professional

Re: Reference Regarding Jeff Howard

To whom it may concern:

Our attorneys have worked over the past 30 years in real estate law. Over the years, we have worked with many land brokers and real estate agents. Jeff Howard and his team are by far the most talented real estate professionals we have had the pleasure to work with in Las Vegas. Simply put, Jeff gets the job done. That is why we highly recommend working with Jeff Howard for any real estate matters including short sales and traditional real estate sales. Jeff has worked tirelessly for mutual clients, getting agreements with virtually every mortgage company imaginable and getting properties sold.

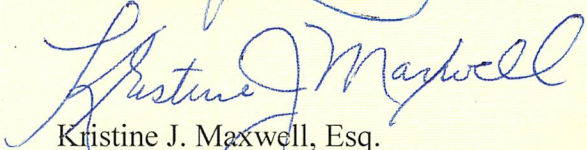
It's rare to find such an excellent combination of intelligence, thoroughness, and reliability, but Jeff Howard has all three. It has been a great pleasure to work with him over the years and to see our clients successfully close their short sales or traditional sales quickly and efficiently. No drama. No hassle. Jeff Howard knows the Las Vegas real estate market and he knows how to close deals effectively.

Whenever our clients need real estate assistance, our first phone call is to Jeff Howard. Jeff is a real estate professional that you can count on to accomplish your clients' goals. If you need further information, please feel free to call our office.

Sincerely,



Joseph J. Huggins, Esq.
HUGGINS & MAXWELL



Kristine J. Maxwell, Esq.
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