

WALKER STATE BANK

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August 6, 2010

Universal Lending of Iowa
c/o Lindsey Whitfield
1450 Boyson Rd.
Hiawatha, IA 52233

RE: Letter of Recommendation

To Whom It May Concern,

It gives me great honor to write a letter of recommendation to Universal Lending and more specifically on Lindsey Whitfield. Being in the lending business for 4 years and witnessing all that Real Estate Lending has to offer, I have never worked with an individual who has been more dedicated and to the point than Lindsey Whitfield. In an industry fueled by the mighty dollar, with every business in the industry trying to make a dollar, it is hard to find honest people who give honest answers. In every aspect when working with Lindsey and the entire Universal Lending Staff, I feel I can always bounce something off them and receive an answer that derived through honest, intelligent, and careful planning. I have never once felt like I was driven in the wrong direction, a rare commodity in lending today. I definitely give my recommendation to anyone who is in search of a great colleague that they can put 100% of their trust in doing the right thing.

Regards,

Christopher A. Nielsen
Walker State Bank
Loan Officer