



1150 42nd Street NE
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July 27, 2010

To whom it may concern,

Collins Community Credit Union has done referral business with James Whitfield for several years. We continue to refer applicants to him that we are unable to help because he has always treated them in the most honest and helpful manner. Because of the close relationship we have with our members, we would not refer them to just anyone. James has established himself as a true professional and we trust him to always have the best interests of our members at heart.

Sincerely yours,

A handwritten signature in cursive script that reads 'Richard A. Samek'. The signature is fluid and written in black ink.

Richard A. Samek

Assistant Vice President

Consumer Lending Manager