



September 10, 2010

James Whitfield Sr.
Branch Manager
Universal Lending Corp.
375 Collins Rd NE, Suite 103
Cedar Rapids, IA 52402

Dear James;

I am pleased to write this reference letter on your behalf.

I have worked with James Whitfield over the past 8 years. He is a very honest and hard working individual who looks out for the best interest of his clients. I have and will continue to refer friends and family to James as the results are always pleasing. He fully explains the process, costs and programs. He is easy to work with.

Thanks,

A handwritten signature in cursive script that reads "Scott Huedepohl".

Scott D. Huedepohl
President