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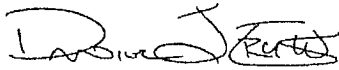
July 30, 2010

Whomever-it-may-concern,

This letter is in regards to James Whitfield of Universal Lending Corporation. My name is Daniel J. Erusha, the Manager of the Mortgage Department for Guaranty Bank & Trust. I have known Mr. Whitfield for the past 5 years, and have been referring customers that I cannot help to him for the past four years.

Mr. Whitfield has always had the utmost customer service focus and all of my customers have been served well by him. It is a great advantage to be able to help a customer, even if I cannot help them myself directly. He is a great resource enables us to maintain a high level of service to all of our customers.

Regards,



Daniel J. Erusha
Manager/Officer, Residential and Consumer Lending
Guaranty Bank & Trust
(319) 286-6200



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