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Consumer Credit Counseling Service

July 27, 2010

Re: James Whitfield, Universal Lending

To Whom It May Concern:

When working with our clients to resolve credit problems and establish a plan for financial improvement, it is important that we have confidence that the individuals, companies and agencies we work with conduct themselves ethically, professionally, and fairly. In the 4-5 years we have been working with James, he has proven himself to be a person of character. We have not hesitated to refer clients, with issues that may be resolved by the services and products he provides, to James. We have never had a client come back dissatisfied with the service they received or how they were treated.

Horizon's policy is that we do not refer clients to specific individuals or entities, but James is certainly one of the referral sources for those clients needing a mortgage service or product.

Please do not hesitate to contact me if you have any questions.

Sincerely,


Scott A. Shook, Director
Horizons Consumer Credit Counseling Services

Cedar Rapids • Iowa City/Coralville

