

FLANIGAN'S®



SEAFOOD BAR AND GRILL

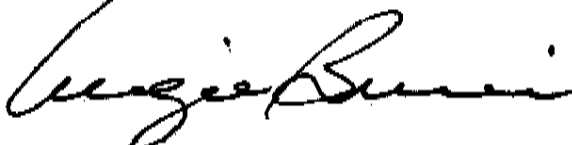
TO WHOM IT MAY CONCERN:

It is my pleasure to provide a letter of reference for Preston Ware. Mr. Ware has brokered three different personal mortgages for me over the last 8 years.

Without exception, I have found him to be honest, committed and of the highest integrity when processing my loans. In addition, he communicates excellently and with a sense of urgency.

Please feel free to call me if I can be of further assistance in providing knowledge of my very favorable dealings with Preston Ware.

Very truly yours,



August Bucci
Chief Operating Officer