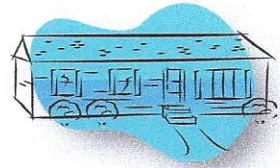


**San Diego Property
Renovations**



October 28, 2011

Mr. John Lloyd
President
The Loan Company
2356 Moore Street, Suite 201
San Diego, CA 92110

John,

I wanted to express to you, and to Darcy, how much I appreciate the professionalism and expertise provided by TLC throughout the loan acquisition and escrow process of our most recent renovation project.

With "major lenders" still ultra-conservative and distant in their capital-lending practices, it was refreshing to work with you and your team during this process. On a professional note, I appreciate and respect your straight-forward and rational business practices. And, your team was always available and made the entire process as efficient as possible; they were exemplary in the assistance that they provided.

I look forward to doing business with you and your team at TLC, again.

Sincerely,

Handwritten signature of John Warner in blue ink.

John Warner
Principal, SDPR