

1375 Pinellas Bayway #34  
Tierra Verde, FL 33715

July 11, 2007

To Whom It May Concern:

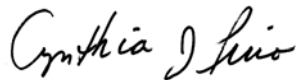
I have known Johnny and Rachael Stevens for over 6 years. I believe both of them to be honest, upright and earnest in all aspects of their lives - work, home, church, social and family. Johnny and Rachael are dependable and will go to great extremes to ensure that they live up to their commitments. I believe that they conduct their business and personal lives with great integrity. I admire the values they teach their children, and I know that Johnny and Rachael live by these values and set the example for their children.

They have offered their time, gifts and talents unselfishly to their church. Their dedication to ministry is energetic, and truly makes a difference to those who are seeking.

I am confident that anyone entering into a transaction with Johnny and Rachael will be greatly satisfied, as well as gratified. I recommend them to you without reservation.

I am proud to call Johnny, Rachael, Bri, JJ and Caleb my friends, and I am honored to be called "friend" by them.

Sincerely,

A handwritten signature in cursive script that reads "Cynthia J. Pino".

Cynthia J. Pino