

# Midwest

 Business Capital

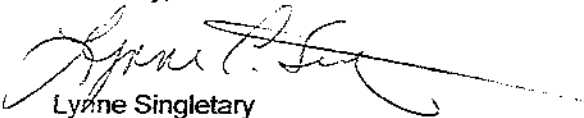
September 23, 2002

Letter of Reference for Vince Wolle:

Vince Wolle has asked that I write a letter of reference based on our professional association of the past several years. I have found Vince to be honest and straightforward in his approach to business with his clients as well as myself. In my line of work I have the opportunity to deal with many commercial real estate professionals. I am a commercial lender specializing in Small Business financing and Vince has from time to time referred potential real estate buyers to me for financing. Vince typically will provide an introduction to the potential buyer(s) at which time I set a confidential meeting with only the buyers to discuss their financial needs and capabilities. Any discussions regarding the client's personal or business financial situation remains confidential between myself as the lender and the client. I have found Vince to be highly respectful of this confidentiality. He has never requested to receive any information pertaining to the client's financial situation or status. I have found him to be highly ethical, professional and competent.

Should you require further inquiries, I remain available at 407 331-5564.

Sincerely,

  
Lynne Singletary  
Executive Vice President

*YOUR BUSINESS FINANCING SPECIALISTS*

Division of  
UNITED  
MIDWEST

283 Crane's Roost Blvd., Suite 111  
Altamonte Springs, Florida 32710  
Phone (407) 331-5564 Fax (407) 331-1094

