

February 21, 2013

Re: David Rosenthal, Rosenthal Land Advocates

To Whom It May Concern:

I am pleased to provide this letter of recommendation for David Rosenthal of Rosenthal Land Advocates.

As the former mainland OREO manager for Central Pacific Bank, a Hawaii based regional Bank, I had the pleasure of working with Mr. Rosenthal as the seller's agent in the successful closing of a bank owned property in Wildomar, California. Terms of the purchase contract were fully satisfied. Furthermore, the sales proceeds realized by the bank exceeded internal expectations.

From a seller's perspective, selecting the right broker in a disposition effort is critical to a sale. Mr. Rosenthal's knowledge of the market and thorough investigation of the asset enabled the bank to have the upper hand in negotiating the sale, in spite of the challenging market conditions. From the signing of the listing agreement to closing the transaction, Mr. Rosenthal was in constant communication with the bank; his ability to "look outside the box" in marketing the property generated multiple offers.

Mr. Rosenthal's professionalism and hard work produced exceptional results and I would, without hesitation, engage his services again in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth West", written in a cursive style.

Kenneth West