

CAROL SEVERANCE  
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**DIVORCE SOLUTIONS<sup>SM</sup>**

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G. BEATRIZ DUBINI  
Of Counsel

October 5, 2005

Re: **Evan Wilke**

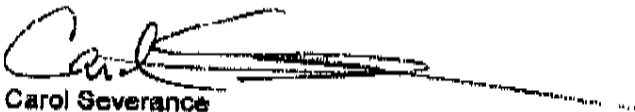
To Whom It May Concern:

Regarding Evan's qualifications, I can only speak highly of him. In 2005, I have had the pleasure of working with Evan on five of my own personal transactions. Evan went out of his way to keep me informed, to consider the best loan options based on my needs and to openly and honestly provide me with outstanding service.

As an example of his dedication to client service, about a week before closing on one of my transactions, Evan offered a loan option to me that had just become available and didn't hesitate to call me and inform me. He could have easily closed the deal without informing me of my new option and with a lot less work on his part.

My choice to work with Evan on all my personal loans this year speaks for itself. If you have any questions or need any further information, please feel free to call me.

Sincerely,



Carol Severance