



April 7, 2011

Re: Multi Financial Services Company, Inc.

To Whom It May Concern:

Please use this letter as documentation of FMB's relationship with Terry Ryan and Multi Financials Services Company, Inc.. FMB has enjoyed an excellent relationship with Terry and Multi Financial since 2002; they have always maintained their depository and loan accounts in excellent fashion. They maintain mid six figure deposits and loans, and all have been handled as agreed.

Sincerely,

A handwritten signature in black ink, appearing to read 'Don May', with a long, sweeping horizontal line extending to the right.

Don May
Senior Vice President
City Executive

Farmers & Merchants Bank

P.O. BOX 13178 / TALLAHASSEE, FLORIDA 32317-3178

www.fmbbank.com

MEMBER F.D.I.C.