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To Whom It May Concern:

It is with great pleasure that we highly recommend the services provided by Mr. Alan Apt. He is very professional, personable and motivated. Despite the poor financial climate we all have been experiencing, he was able to find perspective clients on almost a steady basis.

Mr. Apt was always available when we had questions or concerns and his knowledge and expertise addressed these issues satisfactorily.

Sincerely,

Michael J. Nicholas

President

Michael W. Nicholas

Secretary