

May 8, 2012

To Whom It May Concern,

I have had the extreme pleasure of working with Pearl Real Estate Advisors/ Marc Pearl on several asset dispositions since 2010.

Marc has overseen the marketing and management efforts of several REO properties in the greater MSA of Miami, Florida. Marc's services included Broker's opinion of value, property management and tenant relations to name a few. Several of the assets were challenging to say the least and Marc's ability to handle every aspect of the sales process was invaluable. The properties would not have closed if it were not for his involvement.

Marc's knowledge, experience and expertise of commercial real estate and being in the market for over 28 years is what makes Marc stand out from other brokers.

As a former broker myself, I have appreciated Marc's professionalism, tenacity and responsiveness along with his ability to handle multiple troubled assets is a true value add and is what he brings to every deal.

I look forward to future opportunities to work with Marc and absolutely recommend Marc's services.

Sincerely,



Donald J. Keena
REO Asset Officer II
Aurora Bank FSB
Cell: 949-246-3084
Phone: (949) 614-4406
Fax: (866) 923-6148