

April 22, 2011

To Whom It May Concern:

I have been a client of Steve Loos, Certified Appraisal Service, for several years (spanning three lending institutions) ordering Commercial and Residential property appraisals primarily in California's Central Coast and Southern Bay Area regions. Steve consistently provides high quality, accurate appraisal reports and is always helpful with any follow-up needs. I would recommend Mr. Loos as a service provider to any institution in need of accurate real estate appraisal reports, and look forward to continuing our working relationship.

Sincerely,



Jeff McGirr

AVP/ Senior Credit Analyst

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