

Anthony Coletto  
State Certified General Appraiser AG006744  
811 Eschenburg Drive  
Gilroy, CA 95020  
408.848.0817

Re: Steve Loos, VA Appraisal Panel

May 5, 2011

To whom it may concern:

I have had the pleasure of knowing Steve Loos since 1996. During this period of time, Steve and I have worked on many appraisals together. I trust Steve's judgment with regard to appraisals without hesitation. I have been an active practicing appraiser since 1960. Steve regards Real Estate Appraising as a profession; I cannot say this about all appraisers.

Please feel free to call me at the number above if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads "Anthony Coletto". The signature is written in a cursive style and is positioned above the printed name.

Anthony Coletto