



January 29, 2008

Chris Marabella  
Marabella Commercial Finance  
7500 Circulo Sequoia  
Carlsbad, CA 92009

Dear Chris:

Thank you for helping us get a financing for a net lease investment for my clients, Helen and Edwin Lanuza. I really appreciate your help to get issues resolved with the lender — not only that you have been there for me all the way, from getting financing, resolved issues with the developer, and title company. You are a very pleasant person, knowledgeable and I can easily access to you if I need information for almost anything.

I am hoping that we will close more deals in the future.

Sincerely yours,

A handwritten signature in blue ink, appearing to read "Anita O. Cruz". The signature is fluid and cursive, with a large initial "A" and a long, sweeping tail.

Anita O. Cruz  
Independent Real Estate Brokers