

Western Pacific Loans, Inc.

July 27, 2009

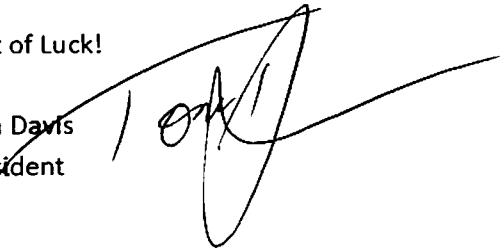
Michael Gray
MEG Financial
196 East Nine Mile Road #D
Pensacola FL 32534

Dear Michael,

I wanted to write and thank you once again for all your hard work and due diligence on my latest policy. It is a pleasure working with you the last 10 years thru the various policies you have helped me with. Your follow up and persistence brought my rates back to the preferred levels that we originally sought. You made the frustrating underwriting policies tolerable and worth the wait. Your staff is great too. Paula beat me to the call whenever I was thinking about checking on status.

Best of Luck!

Tom Davis
President

A handwritten signature in black ink, appearing to read 'Tom Davis', with a long horizontal flourish extending to the right.