

**LAW OFFICES
OF
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December 27, 2007

Foundation Title LLC
214 Highway 18, 3rd Floor
East Brunswick, NJ 08816

Attention: Mr. Ed Rickenback, President

Dear Mr. Rickenback:

I wanted to take the time to send this letter to you to let you know how much my staff and I appreciate the service and effort provided by your staff in all they do for each and every transaction.

Although I do not have an opportunity to speak with everyone, I find the demeanor of all those involved in your service to be pleasant even in the toughest of problems.

Unlike most companies, I see our sales representative, Brian Katz on a regular basis. Many companies have their representatives get the client on board and then you rarely see them. Brian however is a regular visitor to my office and always willing to help with anything we may need to have done. It is unusual to have someone make themselves available if you need something done just by calling them. I've never felt that I would have to do that but recently I needed to have a document taken to Hudson County for recording and Brian not only took the document, it was filed and the Book and Page numbers were provided immediately. That information was then given to your office.

Although there are many people in your office, our primary contact is with Stephanie Finch, who we literally drive crazy. Sometimes I think it is the nature of the transactions we have, yet every transaction seems to spawn its own challenges. Stephanie is great at calmly handling all the calls of "I need this" and of course, "right away" and answering any questions we have. Her follow up and information regarding open policies is incredible. However, when something is presented that she feels is out of her realm, we know we've reached another level of "this file is a problem" when we are directed to "Denis" or "Casey".

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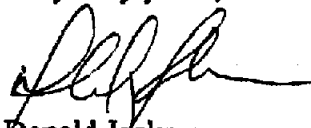
Both, Denis Miller and Peter Casey Wall have been more than patient with some of the challenges we have had with closings this past year. What is more important are the explanations from them for what may be required and their willingness to listen to the problems presented and go the extra mile in many cases to research and consult with the underwriters as to what can be done to best resolve the issues.

Regarding the issue of title policies I think you should know that I have less open files with your company waiting for policies than with any other title company my office has used in the past. In fact, my office is still waiting for policies from two companies for transactions that were closed in 2003 even though there are no open issues. As previously stated, your office does a good job at follow up. Most title companies seem to put the problem files aside and then have the searcher check when the policies are requested. If a lender contacts my office for a policy I can send a note to Stephanie and I will not only get a call stating I can get the lender's policy but the owner's policy must be held until the specific open items are cleared. The fact that the lender can get the policy is most important. Clearing the file to get the owner's policy is the responsibility of my office. Of course, one of Brian's visits to the office will include a review of our files and the status of policies that have not been issued. Now, that is not only service, it is good customer relations.

Thank you for your continued courtesy, service and excellent work.

Hope you and your staff have a wonderful year and best wishes for a prosperous one as well.

Very truly yours,



Donald Jackson

DJ/dmw