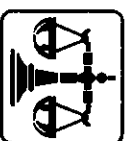


RICHARD J. PEPSNY, P.A.
A PROFESSIONAL CORPORATION



THE WIKOFF OFFICE BUILDING
240 MAPLE AVENUE • RED BANK, NEW JERSEY 07701

ATTORNEY AT LAW
(732) 842-8505 FAX (732) 842-8525
E-Mail: pepsnylawfirm@msn.com

October 29, 2008

To Whom It May Concern:

I had the pleasant opportunity to work closely with Ashleigh Johnson for the past two years during her employment at Foundation Title. She worked as a sales associate and title coordinator on real estate closings for which I was the settlement agent and closing attorney. I am pleased to say that Ashleigh is a team player, a kind and sincere individual, and an ideal coworker.

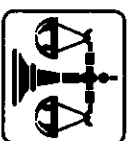
Ashleigh is an innovative self-starter. She has a positive attitude and is meticulous about her work product and enthusiastic about her assignments. She handles pressure well, and will voluntarily work overtime and take work home to meet a deadline. For example, we recently received several rush title orders from one of our client's to meet month-end production quotas for closed loans. Ashleigh not only made the extremely tight deadlines, but beat them; and with Ashleigh's oversight, her title company still produced technically-accurate and complete title documentation. Sales, management and legal personnel were quite impressed with Ashleigh's performance in this crunch, and I have received many compliments from customers whose title closing were coordinated by Ashleigh. This is just one example among many of Ashleigh's superior skills and admirable work ethics.

Ashleigh is an invaluable asset to my real estate practice, and I highly recommend her for all of your title needs. If you would like to discuss her attributes in more detail, please do not hesitate to contact me.

Sincerely,

Richard J. Pepsny

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Sincerely,

A handwritten signature in black ink, appearing to read 'Richard J. Pepsny', written over a horizontal line.

Richard J. Pepsny