

CHRISTMAS SPANO & OWEN, P.A.

Attorneys and Counselors at Law

REPLY TO RIVERVIEW

3840 REMINGTON GREEN CIR., STE. A
TALLAHASSEE, FLORIDA 32308
TELEPHONE: (850) 386-1234
FACSIMILE: (850) 386-6163

10101 BLOOMINGDALE AVE., STE. 201
RIVERVIEW, FLORIDA 33578
TELEPHONE: (813) 677-1112
FACSIMILE: (813) 677-1151

503 E. JACKSON ST., STE. 321
TAMPA, FLORIDA 33602
TELEPHONE: (813) 677-1112
FACSIMILE: (813) 677-1151

STUART A. CHRISTMAS
BRYANT H. DUNIVAN, JR.
MICHAEL J. OWEN
V. ROSS SPANO
BRENT WOODY, OF COUNSEL

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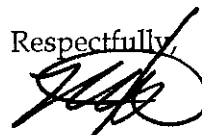
Re: Letter of Recommendation for Steve Moran of Keller Williams Realty

To Whom It May Concern:

Please allow this correspondence to serve as notice that Steve Moran ("Mr. Moran") of Keller Williams Realty has been approved as a trusted referral source for our clients who are short-selling their home. Over the years, Mr. Moran has established a level of trust with our firm in assisting our clients who have had to sell their home as a distressed property. Mr. Moran not only has shown a high level of competence in his dealings with our clients in short-sale scenarios, but he has also shown a level of compassion in his profession which I think is rare to many real estate professionals.

Although we cannot guarantee any results if you hire our firm and/or Mr. Moran as your agent, I can say that I would highly recommend Mr. Moran as a real estate professional to list your home for sale. Please feel free to contact me at (813) 677-1112 if you have any questions regarding my past dealings with Mr. Moran and his team.

Respectfully,



Michael J. Owen, Esq.