



August 10, 2005

Mr. David Liddell
SKYE Business Solutions
20A Northwest Boulevard, #229
Nashua, NH 03054

Dear David,

I would like to thank you for the excellent job you did during the Principles of Partnership Selling professional development program conducted here at our office in Laconia, NH.

The main goal of the training and development effort was to increase the overall performance of our Mortgage Loan Consultants and we feel it was successful because of the structured training approach, the hands-on facilitation, and interactive content delivery. Your broad mix of industry and services background, training and facilitation skills were the ideal mix of what we were looking for to help move our mortgage consultants to the next level.

As a result of the training program, we realized an improvement in opportunity qualification, sales pipeline growth, and an increase in sales.

We appreciated the quality of the customer service you extended to us. I highly recommend any organization to take advantage of the training and consulting provide by SKYE Business Solutions.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas Drouin", is enclosed within a large, hand-drawn oval.

Thomas Drouin
Senior Vice President
Senior Retail Loan Officer