



May 1, 2012

To whom it may concern;

I have personally known Mr. Mike Dorsett for nearly 20 years. We were introduced as business partners when Mike was in the consumer finance business and I represented a national title and settlement agency. Over the years I have worked along side of Mike and have found him to be a student of every facet of what he is involved with. Time has forced many changes in our industry. As an executive you not only have to be an expert on credit but also be capable of understanding business flow, cause and affect, legal requirements, compliance, IT and best practices all the while allowing you to return value to the shareholder and create exceptional experiences to the consumer. Mike is a masterful motivator and leader. His energetic personality and extensive experience has afforded the firms he has represented very impressive results and solid reputation.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kelly Kern', is written over a horizontal line. The signature is stylized and somewhat cursive.

Kelly Kern

President

Nations Lending / Valuation Service