

March 12, 2008

Re: The Commercial Agency

To Whom It May Concern:

U.S. Bank has been doing business with the Commercial Agency since May, 1985. However, the business relationship with Wayne Cody and his staff goes back many years beyond this period.

Their collection policies and procedures have been responsive to the needs, requirements and standards of the U.S. Bank. All activity and communication from their staff has been performed in a professional and timely manner.

I would be pleased to respond to individual inquires from specific clients should additional information be requested.

Sincerely,



Rebecca House
Asset Resolution Team Lead
Small Business Loan Center