

CAROLINA



COLLEGIATE

FEDERAL CREDIT UNION

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August 5, 2012

Dear Sir or Madame:

This letter is an open business reference for M. Peter Henthorn, President/CEO of Profit Motivators International, LLC. I have dealt with Profit Motivators International, LLC since August of 2011 in the capacity of business consultant /advisor. All work undertaken by Profit Motivators, International, LLC has proved to be excellent. Their knowledge and expertise in aiding companies increase their bottom line and strategically plan long term has proven to be valuable.

I am confident that Profit Motivators International, LLC will prove to be a reliable associate company.

I trust that the information provided will be of assistance and will be happy to provide further information, if required.

Yours truly,

Gwendolyn Rivers
Vice-President of Lending