

April 16, 2003

Peter Montoya, President
Peter Montoya, Inc.
1540 South Lyon
Santa Ana, CA 92705

Dear Peter,

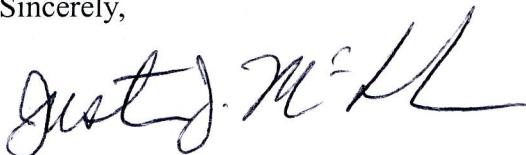
I wanted to take a few moments today to commend you on your company's products and services. Specifically, I wanted to point out that I had an amazing experience working with my account executive, Mark Montoya.

Throughout the months I worked with Mark, he was able to coordinate, lead, and manage production on my Personal Branding Campaign. I was constantly amazed at Mark's dedication and his abilities as a consultant, coordinator, and customer service representative.

I can tell Mark is one of those special professionals you encounter who stands alone. He is dynamic, energetic, charismatic and poised. Mark continues to be an amazing resource in my career and I am sure he is an incredible asset to your firm.

Peter Montoya, Inc. is an incredible team. Your writers, designers, and coaches are truly awesome. I just wanted to take the time to tell you that Mark Montoya represents your company, your staff, and your vision perfectly!

Sincerely,



Justin McLaughlin
Sr. Vice President – Investments