



March 1, 2010

To Whom It May Concern:

It is a pleasure to recommend to you my business associate and friend, Farshad Charmforoosh. As President and Owner of RFL Consulting Solutions, I have worked with Farshad over the past three years.

As Construction Consultant, Farshad has contributed to our company's continued success in the fields of Construction Management and Lender Representation. His work has included Due Diligence, Budget and Schedule Analysis, Contract Compliance and Project Management. To date, Farshad has assisted in the management of over \$1-billion of client assets and the delivery of four major real estate projects, most notably Artech Residences and Jade Ocean Condominiums.

Farshad has a zest for life and a variety of interests to draw from when relating to people. This coupled with his analytical skills gives him the edge needed to effectively manage the diverse interest of the Lender, Developer, Designers and Contractors. In fact, Farshad's skills have saved the day on more than one occasion and consistently proven the client's needs and company profits are not mutually exclusive.

Farshad has always understood the old axiom that we rise or fall together and has made teamwork his Job #1. I would without any reservation recommend him to you. He would be a tremendous asset in any organization.

Sincerely,

A handwritten signature in black ink that reads "Riki F. Lovejoy".

Riki F. Lovejoy
President