



June 28, 2006

Tod Novak
The Novak Group
9400 Holly Ave NE Bldg #4
Albuquerque, NM 87122

Dear Tod,

In the competitive business of banking, I realized that my staff would benefit from a sales training seminar. You were recommended to me from a client that had participated in one of your past sales training programs. Your initial training for my branch managers and loan officers was enlightening. The interpersonal communication program you presented was pertinent to our needs and an overwhelming success. Your professional, highly interactive style made the training fun while being powerful and effective. When I brought you back on May 31st for continued training, the individual one on one role playing was a great way to individually coach my staff. I would not hesitate to recommend you as a speaker or trainer for any group.

Sincerely,

A handwritten signature in blue ink, appearing to read "Kenneth J. Carson, Jr.", written in a cursive style.

Kenneth J. Carson, Jr., President
The Bank of Belen