



ANTHONY V. MULÉ

Senior Vice President

Customer Service

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To Whom It May Concern:

Perhaps the best way to describe Ioanna Morfessis's business approach and character is to recall my first experience with her when I was president of a Los Angeles based company, and she was president of the Greater Phoenix Economic Council (GPEC).

A decision had been made to relocate my company's headquarters to Phoenix, Arizona. Since confidentiality was an important, without prior notice I made contact with an associate on a Saturday evening requesting a meeting with the head of GPEC the next day. On early Sunday morning, I met Ioanna for the first time and at a breakfast meeting, mapped out a detail plan to negotiate the transition of my company to Phoenix.

By the close of business on Monday, we had reached agreement on a corporate relocation contract. On Tuesday morning, I held a press conference with Arizona's Governor at my side to formally announce my firm's relocation to Phoenix.

All of the above occurred because of Ioanna's efforts --- no detail was too small, no question was left unanswered, and at no time did I want for communication and response. She acted with urgency, with total regard for her client, with an unselfish attitude towards her own personal time and responsibilities --- and, she got the job done within my financial targets and ahead of schedule. In summary, Ioanna is awesome!

If you would like additional information regarding my regard for Ioanna, please feel free to call me

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony V. Mulé', written over a large, scribbled-out area of the document.

Anthony V. Mulé