



November 8, 2011

To Whom It May Concern:

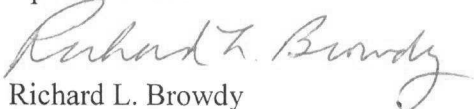
We first met Scott Leon and his team at FJ & M Property Management, LLC shortly after filing to have a receiver appointed to protect collateral that secured one of our real estate loans. The collateral was a distressed hotel and tiki bar on Hollywood Beach, Florida.

Scott and his team stepped in on extremely short notice. They moved one of their manager's on site and immediately began to implement controls to stop losses and protect the property. They did an excellent job, working with a complex borrower. They coordinated all repairs and management issues at the property while keeping costs under control. They turned the property around in a short period of time and were instrumental in changing a property with a negative reputation to one earning a 4.5 out of 5 star rating by Trip Advisor.

Not only was there a boost in reservations, but the average room rental rate increased by 38%. The tiki bar sales more than doubled in less than 30 days as a result of changes they implemented. In spite of significant legal fees attributable to the receivership, the property still reflected a profit. The hotel's improvements were so significant that the property was sold prior to the conclusion of our foreclosure and we received a full payoff.

I am pleased to highly recommend Scott and his team at FJ & M Property Management, LLC. They handled the complexities of running a hotel and tiki bar and I have the utmost confidence that they can handle most real estate management needs! I would not hesitate to recommend or utilize Scott and his team in the future. If you have any questions feel free to contact me.

Sincerely,
OptimumBank


Richard L. Browdy
President