

Capitol Commerce Mortgage Co.

PO Box 1660

Fair Oaks, CA. 95628-1660

916-483-3225 x 103

To whom it may concern:

RE: Wayne Hoffman

Wayne Hoffman was an employee of Capitol Commerce Mortgage Nov 2001 to Aug 2003.

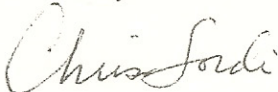
His responsibilities with our firm were as follows:

Systems Analyst

- Responsible for RS6000 Unix Systems OS and D3 applications software
- Converted Production system from Compaq to IBM RS6000
- Setup QA and Development Systems
- Enhance existing our proprietary "OPS" Mortgage Finance - software
- Senior D3 programmer responsible for training new D3 programmers.
- Wrote XML interface to First American Fast Direct message server.
- Modified existing OPS software to support 600 users.
- Modified existing OPS software to support unlimited printers

The above information speaks to the technical skill of Mr. Hoffman; however his strongest assets to the firm were his thoroughness, integrity and absolute attention to every detail. He wanted to do it right the first time. He and his team could always be counted on for the timeliness of the delivered results to help our firm conduct the business in an effective way. I would highly recommend Wayne, and would be happy to answer any questions about his performance for our firm.

Sincerely,



Chris Sordi

President, Capitol Commerce Mortgage