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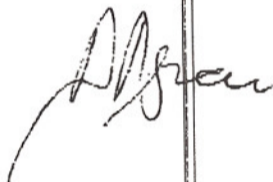
January 26, 2008

To whom it may concern.

RE: Vilija J. Garbonkus

I had the pleasure to know and work with Vilija J. Garbonkus for the last 18 months. Vilija's approach to real estate transactions attracted my attention very early on. It led to review of multiple business opportunities.

Vilija brings energy, enthusiasm and commitments to all her projects. Her professionalism and knowledge of business is outstanding. Her advocacy to protect her clients is remarkable. I would highly recommend her for any corporate and commercial real estate consultation.

  
Arif Agha, MD