

November 15, 2005

Mr. Bob Canter  
President/Founder  
Performance Realty Solutions LLC  
14444 Rich Branch Dr.  
North Potomac MD 20878

Dear Bob,

Thank you for the customized training program you designed and conducted for my Company. Your flexibility on the training logistics was also greatly appreciated since we needed to split the training format into multiple sessions on separate days.

Your program provided invaluable training for Phillip's loan administrators who are being tasked to provide a higher level of service to our clients. The mortgage lenders and borrowers for whom Phillips Realty Capital provides services are requiring a greater degree of sophistication and as such the level of knowledge you provided has been extremely useful in a very practical way.

Your detailed instruction on commercial leases and building components, along with the review of due diligence documentation and the various reports that are generated on the types of commercial properties we service was excellent.

Your commitment to our people attending the program was very evident as well as your enthusiasm. Your program also freed up my senior management's time, as we are always so busy that it is difficult to provide the knowledge base that you did so well.

You and Performance Realty Solutions exceeded my expectations. The 'street level' view of the commercial real estate is proving to be an invaluable asset to our Loan Servicing Administrators.

Thanks again for your training services and we certainly will look to employ your training company for any new hires we bring on-board.

Sincerely,



Joseph C. Tilley  
COO & CFO  
Phillips Realty Capital  
A Q10 Capital Partner



February 18, 2005

Dear Bob,

I wanted to follow-up with you as per the training you provided Susan Landau here in our New Jersey Office.

The feedback was excellent, and it was great that not only myself but our other senior people from our office were able to sit-in on portions of your program.

Susan's written assessment of the training doesn't really capture the excitement she was expressing to all of us in the office during the training. Bob Canter is definitely "the man". His training can be invaluable to people we deem appropriate to take it. Frankly, there were topics covered that I could have learned from.

Bob has the experience and background , having been associated with him and having worked with him in NJ for many years.

What I thought was one of the best aspects of his training is that is was hands-on and allowed Bob to answer many questions regarding the material being covered and bring real world examples to the training.

The curriculum was presented in a fashion that was conducive to learning and absorbing complicated concepts and established practices that are essential to be working productively and efficiently in the Commercial Mortgage Industry. Between the real world documents and teaching about the market dynamics of vacancy, absorption, the different property types etc, it was a very comprehensive program that he customized for our particular needs.

It also freed up Senior Management's time from having to teach what Bob does so well in just a couple of days of intense instruction as opposed to Susan learning the industry fundamentals over a much longer period of time from Senior people who are too deal busy to spend the quality teaching time with each young individual.

I know that the training definitely will help accelerate Susan's career development here at NorthMarq.

Thanks again, and I am certain that NorthMarq will be able to use Performance Realty Solutions' services again.

Sincerely,

**NorthMarq Capital, Inc.**

Martin T. Klebanoff

Senior Vice President/Co-Managing Director  
of New Jersey

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