May 8, 2012

To Whom it May Concern

I have had the pleasure of working with many commercial real estate brokers in over 35 states in my capacity as Special Assets Officer II on behalf of Aurora Bank Commercial Services. The State of Florida has presented our bank with the greatest challenge with regard to disposition of commercial REO properties.

For three years, Marc Pearl of Pearl Real Estate Advisors has provided excellent service and professionalism throughout our relationship. Simply put, he is a smart and resourceful broker who gets ahead of issues before they become problems, who finds qualified buyers and most important, provides integrity from beginning to end.

I am happy to recommend Mr. Pearl to handle any commercial real estate brokerage challenge that comes to your company and will exclusively use him in my own future Southeast Florida transactions.

Respectfully,

Mark Badraun

Special Assets Officer II

Aurora Bank Commercial Services