

Irv,

The reason I love working with you is because beside the fact that you are a gentleman, you are the real thing! The relationships you have are there because lenders know you, trust you, and respect you. You can get things done with Acorn that nobody else in the brokerage community can get done not because you showed them a good deal or two and they like you, its because you installed their Chief Credit Officer for them! You deal from the top down, not the bottom up, so you are on a completely different level! Paul knows that and because he respects that fact he will deal differently with you than anybody else. Very few, in our business can say that.

So I just wanted you to know the way I think about things, and how much I appreciate and respect you.

Warmly,

Nick Barone