

September 5, 2008

Re: Letter of reference for Peter Melnik and Melnik Limousine

To Whom It May Concern:

My name is Serge Bagdasarov and I am the President of *LSI Credit Solutions*. Please accept this letter as my enthusiastic recommendation for Peter Melnik and his company *Melnik Limousine*. We have used Peter's company since 2005 and have been continually impressed by the quality of service that Peter has provided. Peter is always prompt, courteous, and attentive to the needs of both our staff and our customers. Moreover, Peter has provided our company with numerous hours of complimentary service in return for our loyalty to his company.

In addition, I have had the pleasure of personally getting acquainted with Peter and have had meaningful contact with him throughout the years that our company has used his services. I found Peter to be one of those rare individuals who is intelligent, professional, and hard-working. I would recommend Peter and his company to anyone seeking the services of a dependable and professional ground transportation company.

Please don't hesitate to contact me if you would like any further information about Mr. Melnik or his company.

Sincerely,

A handwritten signature in cursive script that reads "Serge Bagdasarov". The signature is written in black ink and is positioned below the word "Sincerely,".

Serge Bagdasarov
President
LSI Credit Solutions