

CASH \$ MART  
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February 8, 2009

Recommendation of Marc Zegar

To whom this may concern:

I was Vice-President and General Manager of AVCO Financial Services and its subsidiary, Cathedral Mortgage Company in the early 1970's. I met Marc in the mid 1970s when his company was a collection agent for the AVCO Consumer Finance division.

I eventually became President of Cathedral Mortgage at a time when Marc was practicing law in the early 1980s. At that time, I needed a competent attorney to represent Cathedral for the growing delinquent real estate transactions that often became complex seven and sometimes eight figure bankruptcy and/or commercial defense matters.

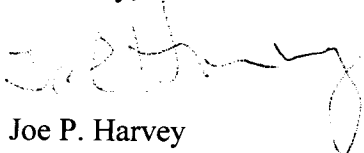
During this period, Marc never lost a case for us! He consistently kept management informed on all assigned matters, watched expenses closely, and most importantly always kept his word. The professional relationship and experience with Marc was outstanding. The parent company, AVCO Financial Services, began to use his services throughout their California branches. Eventually, as I understand it, even AVCO's eventual purchaser, Textron Corp. utilized his legal services.

AVCO Financial Services sold Cathedral Mortgage in 1984 at which time I joined Countrywide Home Loans. As Executive Vice President of Countrywide I ran all the origination divisions of the mortgage company. Later on, I became President of Full Spectrum Lending, a division of the parent company. Once again, whenever necessary, Marc was retained for a variety of litigation matters. Marc handled himself in a truly professional manner and was again able to gain the trust and confidence of many of Countrywide's senior management team.

Since my retirement from Countrywide Home Loans in 1999, and today as Chairman of the Board of Two Families Credit Co., LLC, Marc and I have continued our professional and personal relationship. I continue to count on Marc for his friendship and advice.

If a company were to look for someone who is diligent, loyal, first-rate, honest and intelligent, I would not hesitate to recommend Marc Zegar.

Sincerely,



Joe P. Harvey