



CHICAGO TITLE INSURANCE COMPANY

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February 4, 2009

Re: Marc Zegar

To Whom It May Concern:

I have had the pleasure of working with Marc Zegar for over twenty years. During that time, I found him to be a highly skilled advocate in the field of commercial finance.

As Regional Claims Counsel for Commonwealth Land Title Insurance Company in 1986, I retained Mr. Zegar to represent an insured lender in a fraudulent conveyance claim. The potential exposure under the terms of the title insurance policy issued to that lender would be in excess of \$20,000,000.00. Mr. Zegar was instrumental in upholding the lien position of our lender as a secured creditor in the bankruptcy filed by the trustor under the deed of trust.

Mr. Zegar was also retained by Chicago Title in 1998 to consult on a creditor's rights claim brought against an insured lender in a bankruptcy filed in Arizona. Again, this involved a multi-million potential exposure to the title insurance company under the terms of its policy insured to the lender. Mr. Zegar's advice and direction made it possible to contain the actual loss to the Company within reasonable limits.

I value Marc's experience and expertise in this area and believe he would be an asset to anyone using his services.

Very truly yours,

Richard M. Marsh