



SAPPHIRE MORTGAGE

*"Experience, Service, Integrity, Trust."*

May 5, 2005

To Whom It may Concern,

I have known John Absalom for over 10 years on the Island of Maui and I'm fully aware of his expertise in the Advertising Industry. When it came time to start my marketing campaign for Sapphire Mortgage the first phone call was to Johnny. Working for neither profit nor gain John set up my entire radio strategy. His strong advice was to keep the advertising fresh with new copy and to stay with it for at least three-months before I would see results. John's advice was spot on and right around the three-month mark I received enough clients directly from my radio ads to pay for my advertising for the entire year! Now, two years later I wouldn't dream of ending my radio advertising. I deal with advertising salespeople almost on a daily bases, but they don't seem to speak the same language as Johnny. Sub-par salespeople are a dime a dozen on Island this man is NOT one of them.

If you are serious about expanding your business for the long term and working with an honest marketing professional John Absalom is that person!

Mahalo Nui Loa,

A handwritten signature in black ink, appearing to read 'Andrew Bayron'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Andrew Bayron  
CEO/ Owner Operator