



July 6, 2009

Keven Olson
Credit Services International

Dear Keven,

I am writing this note to let you know how happy we are after returning to CSI.

The reason we returned was not only for your superior pricing structure, but also for John Sabo's superior service.

We have had a fast response from Jon on any issues. If he could not answer my questions during our phone call, he would follow up the next day to let me know what was happening. Our issues were always resolved in a timely manner.

We have had vendors that have made all kinds of promises – but your company and Jon Sabo have always delivered on those promises.

Thank you for that!!!

Sincerely,
Sheri Smith
Accounting Manager
J&K Marine