January 10, 2006

Mr. Andy Gole
Bombadil LLC
POB 637
Martinsville, NJ 08836

Dear Andy,

Thanks again for providing Kensington with your sales consulting program, which included sales training. I would like to share some input, now that the first series of sales training classes have been complete. The proof is in the pudding; initial observations suggest the participants are enjoying an average 20-30% increase in sales. They are doing new sales behaviors and starting to think outside of the box. This is what we wanted.

As you know, Kensington presents an interesting sales management challenge, as our 70 loan officers are compensated by straight commission. As such, they can be even more unruly than typical salespeople.

Your "kickoff" seminar at the quarterly sales meeting created a demand for participation in the sales seminars. We were able to use this "demand" to establish qualifications for participation, as you suggested. We had all interested sales people complete a questionnaire. We selected the initial participants on the basis of both sales potential and also who was a team player. This sent a message to the rest of the organization that sales training was a privilege to be earned.

I found our interaction to be low maintenance, with you reaching out occasionally to keep me posted on developments, and also to OK innovations you suggested (all of which I approved.) I appreciate your supporting the chain of command and giving coaching to my sales management staff.

I was also impressed with your dedication to working one-on-one with any participants who needed extra attention.

At this time, we expect to have another class, later in 2006.

You can count on me to be a reference for you.