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To whom it may concern,

I have been involved in the hard equity loan and real estate acquisition business now for almost three decades, and I pursue, acquire, and facilitate various real estate and loan opportunities locally, and in Massachusetts.

I have known Mr. Leo Barrett, Jr. on a professional level for many years now, and always feel very well taken care of when pursuing my own lending needs with him. The process with Wakefield Co-operative Bank, and particularly Mr. Barrett, has always been expeditious and well organized. Not to mention his attentiveness in taking the time to address any questions and concerns I may have. I would confidently recommend their services to anyone looking for a reliable and attentive lending source.

Regards,

- Perry S.