

April 26, 2012

To whom it may concern,

Re: Charles D. (Chuck) Herold  
Enterprise Financial Group, LLC

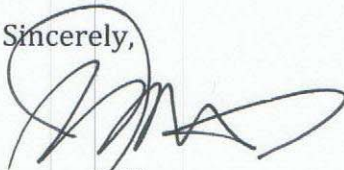
Dear Sir or Madam,

I have had the pleasure of knowing Chuck Herold both personally and professionally for almost twenty-five years. We first met when I served as VP-Finance for an insurance conglomerate and Chuck became our banker. I found Chuck to be a man with intuitive business skills and a tirelessly creative mind. He always had the ability to identify a creative solution to any business problem and quickly move to a resolution.

Later, as my career took me in various directions, I called on Chuck from time-to-time to identify financing alternatives for various ventures and, in some cases, negotiate and close funding arrangements. He has always had a discerning eye and knows a good (or bad) deal when he sees it.

I gladly recommend Chuck to assist you with any financial or organizational issue you are wrestling with at this time. You may feel free to contact me at any time to discuss this further and I would be happy to share specifics with you. My contact information is below.

Sincerely,



James E. Heenan  
Director  
Berkeley Research Group, LLC