

April 19, 2004

To whom it may concern:

I have known Karen Eber Davis since 1992 when we worked in adjoining offices at the Sarasota County Board of County Commissioners. Karen oversaw grant funds coming into the County and the distribution from the County to not-for-profits and other organizations. I am a CPA, and at that time I was involved in contracts management. Over the past decade we have remained friends and kept in contact.

I have always found Karen to be of excellent character. I trust her explicitly to be open-minded, fair, and honest in every instance. Karen has a reputation in the community for being professional, ethical, and trustworthy in her business relationships, and steady and true-hearted in her personal life.

Karen lives her values — always looking for the optimum outcome for all concerned. I can't think of anybody I feel I can so strongly recommend as the finest sort of human being.

Please feel free to contact me if you have further questions. I can be reached at (808) 575-9550 or by mail at P.O. Box 791599, Paia, HI 96779

Sincerely,

A handwritten signature in cursive script that reads "Rebecca McMurry".

Rebecca McMurry