

DESAI CAPITAL MANAGEMENT

July 20, 2007

To Whom It May Concern:

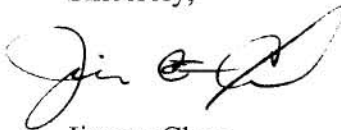
Approximately four months prior to my closing on a newly constructed two-bedroom condominium at the Ocean Club West Plaza, I sought the services of a designer/decorator on the island to handle the interior decoration. Since I was thousands of miles away, my immediate concern was to choose someone who I could trust to provide me with a turnkey service without ever having to meet in person. My secondary objective was to do so at a reasonable cost.

Now that the project has been completed, I can say that I made the right choice in choosing Carol Edelen Ingley at Tropical Latitude Ltd. Although I contacted a handful of providers on the island, one thing that immediately stood out about Carol was her enthusiasm. Some of the other designer/decorators were inflexible as to their services and were not very responsive; however, Carol genuinely wanted my business and made efforts to secure my trust. Furthermore, she made an effort to remain flexible to my ideas so as to do the project at a reasonable cost.

Throughout the process, she kept me involved in all major decisions. She kept constant communications with me that made the experience more pleasant, since there were no unexpected surprises. I was also very pleased with her cost projections which kept the project within budget.

All expenses were well-documented and the project was completed within previously agreed upon timeframe. I recommend Carol's services highly and would utilize her services again if the need arises.

Sincerely,

A handwritten signature in black ink, appearing to read "Jimmy Chen", with a stylized flourish at the end.

Jimmy Chen