



July 8, 2008

Re: David Walden

Please accept this as my recommendation of David Walden. I have worked with David since 1975. David is a seasoned sales management professional, with significant experience managing mortgage banking sales staffs. He excels at recruiting and motivating talented sales professionals. I highly recommend him for any position that takes advantage of those skills. Please feel free to call me at 972-922-6421 if you have additional questions.

A handwritten signature in cursive script, appearing to read "James E. Hinton".

James E. Hinton
Chief Operating Officer
Colorado Federal Savings Bank