

LEVIEV FULTON CLUB, LLC

18 West 21st Street, 4th Floor • New York, NY 10010
T: 212.465.8455 • F: 212.268.9370

May 1, 2009

To Whom It May Concern:

I met Rolan Shnayder in 2006 when he was competing to become the preferred end loan lender at the District Condominium (www.districtny.com) in downtown Manhattan, which I was developing along with Africa Israel.

We had unanimously decided to go with his company, H.O.M.E., because they are a direct lender/mortgage bank and have access to all the major lenders in a "one stop shop". A 163 unit development is a rather large responsibility for any lender, but we were confident in Rolan due to the astute and professional manner in which he carried himself and his business.

It came as a relief, in November 2008, arguably the peak of the mortgage crisis, that Rolan was able to execute closings in such a smooth and efficient demeanor, at such a high rate and for all types of clients. One instance which I particularly remember was when Rolan was able to get financing and close a client's purchase, just five days after the buyer was turned down by Chase, whom the client was actually employed by.

It was not an easy task by any means. I still hear nightmares of developments with exclusive lenders not being able to close units due to non-qualifying buyers. I am happy, relieved and mostly impressed that we did not encounter these potentially devastating issues.

District turned out to be one of the most successful developments in the Financial District, at a time when there are thousands of apartments in competition and a bleak economic period for the majority of the neighborhood.

My recommendation of Rolan and H.O.M.E. is without hesitation to anyone looking for a preferred lender on their project, and I personally look forward to working with Rolan again.

Regards,



Joseph Klaynberg
Leviev Fulton Club, LLC; Managing Member