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March 1, 2011

To Whom It May Concern:

This is a letter of recommendation for Stephen Merritt CPA, PC. I, as an individual, and as the managing partner for approximately 28 partnerships, LLCs, and corporations, have been utilizing Steve Merritt in his present capacity as owner of his own company, or as a partner in his prior company, for approximately the past 30 years. I and my partners, many whom individually have engaged Steve Merritt for almost as many years as a personal accountant, have found Steve and his staff to be outstanding in every respect. Tax returns, financial statements and special projects are completed on-time, within budget, and in a completely satisfactory manner. As the managing partner and/or owner of the real estate organizations, we have to make numerous reports to commercial banks, HUD, VHDA, Fannie Mae, and Freddie Mac at different times of the year. We completely rely on Steve and his staff to comply with the requirements of reporting to these agencies, as well as to make any replies and/or investigations as a result of inquires by the agencies.

Also, my complete family, including my adult children, have utilized Steve as their personal accountant as well. We find his staff to be outstanding in completing tax returns with accuracy and completeness, such that there has never been an audit since Steve took over accounting work for all these partnerships and us as individuals. For any business desiring an accounting firm where the work can be done at a reasonable price and, done well, I highly recommend Stephen Merritt CPA, PC.

If you wish to discuss Steve's work for us with me, or our relationship with his firm, I would be happy to do so; you may call me at 757-518-3244.

Sincerely,

Bernie J. Grablowsky, Ph.D., PCAM
President