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[www.cornerstonecu.com](http://www.cornerstonecu.com)

November 13, 2007

**TO WHOM IT MAY CONCERN:**

**RE: K & L EQUIPMENT & AUTO - LADIMER KOWALCHUK**

Ladimar Kowalchuk operating as K & L Equipment & Auto has been a member with the Cornerstone Credit Union, Ituna Branch since March, 1985. Throughout this time, this account has been operating in a very excellent manner with no delinquencies or NSF activity.

If you have any questions pertaining to the above please call the undersigned at 306-795-2628.

Yours truly,

A handwritten signature in cursive script, appearing to read "Elash".

Elaine Elash,  
Personal Financial Rep.  
Ituna Branch