

******Referral below was transferred from letter to Microsoft Word, original on-file******

August 26, 2011

From: Stephanie Desormeaux

Dear Xavier,

You are one of the most intelligent and talented man that I have ever met...so wise beyond your years. Thank you for your financial advice and helping me with my taxes and budgeting which has enabled me to get on the right path. As a single mother, it was always a struggle to make ends meet. Now I am actually able to have extra funds to put aside for a rainy day. I also appreciate your expertise on helping me purchase a brand new 2011 car (fully loaded...lol) which I thought was not possible for me in this lifetime. What's amazing is even with a small car note, I am still able to save money each month!

I will continue to look to you for support and advice regarding all financial aspects of my life.

Thank you so much!

Kind Regards,

Stephanie Desormeaux