

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

October 25, 2011

From: Vera M. Lindsey

Dear Xavier,

My experience has been so satisfying having Mr. Epps as my Financial Advisor. He has been helpful to me in more ways than one. My financial life had been just overwhelming for me on top of my health issues; it was simply just too much. My daughter told me about Mr. Epps tax preparing services and I gave him a call. But I shared to him about the debt I have and stress I was under due to my health he offered and explained to me his financial services. Mr. Epps has never been late, questionable in his handling my finances. He has handle or either assisted me in all of my business dealings. From unexpected bills, to setting up payment plans with doctors, to finding appliances, car maintenance coupons, and even setting up my internet in my home. It's amazing really, to say the least. Because I am quite a pill at times, (well, most of the time) however, this young man has been more than tolerate of it, however he is stern and adamant about sticking to the budget. I like that very much. He comes highly recommended; you definitely will not be disappointed, not in the least.

Thank you Mr. Epps for being my other "Rock" next to my Lord in times of trouble.

Sincerely,

Vera M. Lindsey