

January 10, 2008

Jeff Stanga  
Cal State Financial Group  
19315 Highway 18  
Apple Valley CA 92307

RE: Investment Advice

Dear Jeff,

I want to personally thank you for helping me and my family plan our investment strategy. Your advice has taken me into a completely different direction in investment strategies and all early indications are showing me that your methods are showing very positive results. Additionally, my net worth is beginning to grow at a faster pace and my tax exposure is beginning to shrink.

I look forward to continuing investing with you and Cal State Financial.

Sincerely,

A handwritten signature in blue ink that reads "Todd Pastorini". The signature is fluid and cursive, with a large loop at the beginning of the first name.

Todd Pastorini  
Executive Vice President & General Manager  
925-240-9010  
925-240-9011 FAX