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To Whom It May Concern:

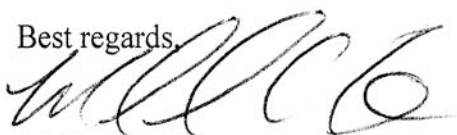
I have received financial advice both personally and professionally from a range of advisors over the last 10 years that I have been in the convenience store business. In making my financial decisions, I just do not have the time to research every aspect of an investment or opportunity so I have relied heavily on 'financial experts.' Of course, I have assumed like most everyone else that I was doing the best that I could with my planning, having followed what traditional financial planners advise.

I was introduced to Ethan Dawe and Scott Miller of Castle Consultants this past year and had an informal lunch. Since that meeting, they have done something for me that no one else has attempted to do. They have taken the time to look at all of the pieces of my financial world and then educated me on all of the things that I was currently doing so that I understood the long term consequences of my investments. They have put into place tax strategies that have helped save tens of thousands of dollars in taxes for my company. I have coordinated all of my insurances so that I am not throwing money away unknowingly or unnecessarily. I am in the process of having my Will and trust coordinated with my estate.

In short, Castle Consultants has helped coordinate every facet of my financial world so that all the pieces work *together* to help grow and protect my financial future. In addition, they have made me aware of incredible real estate developments that I have participated in to diversify my holdings.

Most of all, I have established a relationship with both Ethan and Scott that goes beyond an advisor client relationship. They both are available with just a phone call. I strongly suggest anyone who is searching for an advisor who does not practice the same old traditional planning or even someone who doesn't feel they need another layer of financial advice to meet with Ethan and Scott for the same informal lunch that I first had. It will be an eye opening experience for you. If I can be of service to you in learning about Castle Consultants, please do not hesitate to contact me.

Best regards,



Michael C. Hoven