

JOHN S. FREY ENTERPRISES

November 21, 2013

Mr. George Isaac

George Isaac Consulting
c/o GAI Capital Ltd.
PO Box 50009
Santa Barbara, CA 93150

Dear George:

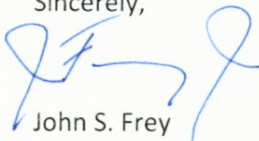
You were engaged to provide succession planning, family & corporate governance, and estate planning services to our family as we prepare to transfer ownership of John S Frey Enterprises to the 2nd and 3rd generation. As a result, we have worked together throughout the past two years on a variety of projects that resulted in significant benefits for our family.

I want to let you know that we were very pleased with the quality, timeliness, and creativity of your work. Your ability to communicate effectively and build trusting relationships with all of the various stakeholders in our family, including in-laws, was critical to the project's success. Your demonstrated professionalism and independence in representing all constituents of the family in an equitable and non-partial manner was appreciated by all. As the project developed, your ability to bring in and work effectively with outside legal and tax professionals including professionals representing various family members and manage the overall project was most helpful.

As a result of your services, we made significant improvements to the existing estate and gift plans, and implemented a succession and governance plan for our family enterprise. Specifically, you were instrumental in creating revised gifting and estate plans, a shareholder agreement, a board of directors with outside advisors, my employment contract, and the establishment of a standalone multi-generational owned family business lending company.

George, we would be pleased to recommend your consulting services to other family enterprises and are pleased you will continue to be involved with our family as a board advisor. We look forward to continuing to work together in the years ahead.

Sincerely,



John S. Frey

President