

Don W. Ledbetter, PLLC.  
17130 Dallas Parkway #115  
Dallas, Texas 75248

June 12, 2009

Re: David Walden

Please accept this letter as my recommendation of David Walden. I have known David both professionally and personally for over thirty years. As a competitor he was someone who had to be reckoned with. His recruiting skills as well as his ability to retain employees were excellent. I consider him to be an exceptional manager. Though David and I never actually worked together, we do share a common ground regarding individuals in the mortgage business we have spent years interacting with. It was through these relationships that I was able to gain a better insight into David's personality, intelligence, and most importantly his indisputable integrity. I highly recommend David for any position in the mortgage business or a related field that would require a strong managerial background. Please feel free to contact me at 972-733-1080 if you have any additional questions.

Jay D. Owens  
Operations Manager