



January 19, 2011

To Whom it May Concern;

Brodie Young and Belmark Land & Homes, LLC has been an excellent partner to Sterling Savings Bank assisting us in the preparation of our newly acquired REO properties intended to be marketed retail. This would include those properties that need simple, post-tenant clean up and repair work to far more extensive construction completion work on many homes within a plat.

Brodie has made numerous invaluable recommendations to us proving his knowledge of the local area real estate market by advising us on final finishes that are strategized to be cost conscious while being appropriate to the market place so that we may better position our property to be competitive.

With Brodie's help, we have been able to reign in cost, complete the project quickly and efficiently with absolutely no cost over-runs and hit our target market date as scheduled, a rarity.

Brodie tends to all the details before, during and after the REO process; I recommend him and Belmark Land & Homes, LLC highly.

Sincerely,

Sterling Savings Bank - REO Disposition

Valerie Breen – REO Disposition Officer

Sterling Savings Bank

425-456-8021