



March 11, 2008

Reference: Carlos Quiñones – Educate Homeowner, Inc.

To Whom It May Concern:

This is a letter of reference for Mr. Carlos Quiñones of Educate Homeowner, Inc. Mr. Quiñones has shown interest in wanting to help City of Miami residents who are going through difficult times financially. Mr. Quiñones has attend various City sponsored train the trainer events in the past including the Mortgage Bankers Association on homeownership and late 2007's foreclosure prevention course. Educate Homeowner and Mr. Quiñones colleagues made themselves available after attending the latest training, to teach at The Bilingual Parent Outreach Program mid January 2008 to conduct specialized trainings regarding homeownership. Mr. Quiñones has been a consummate professional and is someone who seems to be very passionate about the business of helping people and strives to be successful in doing this work.

Sincerely,

William Quiñones
City of Miami
Special Projects Administrator

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