

**BROWNSVILLE
COMMUNITY
DEVELOPMENT
CORPORATION**

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October 23, 2006


To Whom It May Concern:

This letter is in reference to the services rendered by Mr. Carlos Quinones of Transcontinental Lending Group. Mr. Q. (his short name) has been very stupendous and provocative at our Homebuyers' Educational Workshops in his very informative presentations. He has also been given compliments from a few clients who have used his services. One of them is in the process of closing on a home.

Our program is to make the Community aware or financially literate to maintaining a good budget, staying debt free, how to begin the pre-purchasing process and the importance of keeping a good credit score. The workshops are held every first Saturday of each month.

We recommend Mr. Quinones as a humanitarian steward to the Community for good advice and help in searching for a Lender. For more information, contact us at (305)636-2046.

Sincerely,


Rev. Larrie M. Lovett, II

President



Mr. Darryl L. Lovett, Sr.
Homebuyers Counseling Program
Director