

JNR CLOTHING INCORPORATED

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**Commercial Finance One
9040 Leslie Street, Suite 218
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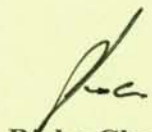
Dear Mark,

Thanks for HSBC refer us to Commercial Finance One for our commercial property financing.

I don't think we can make it without Linda and Mark's guidance, especially with a disappointed appraisal value and conservative lending environment we still able to obtained 85% mortgage.

I would not hesitate to recommend CFO and we definitely will work with Linda and Mark again for our next project.

Sincerely Yours,



**Ricky Chan
Director**