

ISSUER LETTER FOR CERTIFICATES NOT CARRYING A LEGEND

"ISSUER LETTERHEAD"

Date: _____

Shane Philbrick
Cambria Capital LLC
488 E. Winchester St., Suite 200
Salt Lake City, UT 84107

Dear Mr. Shane Philbrick:

We understand that _____ ("Shareholder") has delivered _____ number of shares in the following denominations to Cambria Capital LLC ("Cambria"), as negotiable and free trading shares:

Certificate Number _____

Number of Shares _____

Total Number of Shares _____

As a condition of accepting these shares for deposit to the account of Shareholder carried by your clearing firm, you have requested this letter which serves to confirm the authenticity of the certificates referenced above.

_____ ("Issuer") confirms that the above referenced shares are fully registered, unrestricted, without encumbrance, negotiable, free trading, and are issued as fully paid and non-assessable shares. There is no action, proceeding or investigation pending or threatened which questions the validity of the issuance of the shares to Shareholder or any of the forgoing representations.

Issuer hereby acknowledges that for purposes of settling the contemplated sale transaction by Shareholder that we have no claims pending that would adversely affect the settlement of any sale transaction engaged in by Shareholder. We further acknowledge and agree that there is no other agreement or understanding between Shareholder and Issuer that would preclude Shareholder from selling or otherwise disposing of shares represented above.

Issuer has notified its transfer agent to confirm with you that there are no "stop transfer" orders or other restrictions against the certificates referenced above.

Yours Truly,

Signature Officer of the Issuer: _____ Title: _____

Signature of Cambria Principal: _____