



August 20, 2008

LEAF Financial Corporation
James J. Grant, Vice President
2005 Market Street, Floor 15
Philadelphia, PA 19103

Geoff Taylor
858 Highlands Dr #7
Santa Barbara, CA 93109

Re: Performance at LEAF Financial Corporation

Geoff:

I wanted to take a moment to write a letter of reference that is reflective of your outstanding performance as Asset Manager of LEAF Financial Corporation.

I have personally managed several of the largest organizations in this industry, and thousands of employees, in my various positions over 30 years. I found you to be among the top percentile of those whom I have had the pleasure of working with. Your performance was nothing short of outstanding. Please use my name as reference for all of the future endeavors in which you seek.

The closing of the California office, while necessary, has caused me regret because we have to lay off a person such as you; with gifted qualities and experience, which are rare to find. Please feel free to call me for anything you need in the future.

Sincerely,

LEAF Financial Corporation

James J. Grant
Vice President