



January 10, 2010

TO WHOM IT MAY CONCERN:

I first hired Geoff Taylor as a collector for the Leasing Division of Cal Fed Credit in 1994. He quickly distinguished himself and earned supervisory and senior positions in collection management and equipment remarketing. As Senior VP - Community Lending for Pacific Capital Bancorp, I oversaw the Auto Finance, Equipment Leasing and Small Business lending divisions of the bank. In that capacity, I had the pleasure and benefit of Geoff's contribution as a senior collection manager for Small Business/Leasing operations group for approximately 10 years. Upon the sale of the Auto and Leasing divisions by Pacific Capital Bancorp in June of 2007, Geoff continued in his capacity with LEAF Financial Corporation until the closure of the Santa Barbara office in September 2008.

Geoff's invaluable contribution was characterized by his strong work ethic, attention to detail, accuracy, and orientation to achieving results. The employees and customers that interacted with Geoff always developed into positive, strong relationships based on trust, results and mutual respect. Geoff always brought a measure of sensibility and reasonableness due to his mature business approach and professionalism. At the same time, Geoff is passionate when it comes to integrity and fairness as he is totally committed to whomever he is serving. Geoff excels when his employer shares his strong values.

I would recommend Geoff for any opportunity that utilizes the strengths I have described in him. I am available to answer any further questions and provide additional reference if needed. Please do not hesitate to call me at the number below.

Sincerely yours,



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