



From the desk of Sally Powell Schall | Marketing Director | HousingWire

May 16, 2011

To the Officials of Orange County Public Works:

Please consider this as a letter of recommendation for Desiree Patno, Enterprises, as PRIME and NAWRB as SUB contractor.

Her bid is to provide **Professional Real Estate Analysis, Planning and Presentation Support Services to Orange County.**

I am familiar with Desiree Patno, in her capacity as CEO of Desiree Patno Enterprises, Inc. and President of the National Association of Women REO Brokerages. Over the last 15 years, I have heard Desiree speak on numerous occasions at major industry conferences and other events. Because of the engaging style of both Desiree Patno and Cade Holleman as speakers, subject matter experts, and the quality of their presentation skills, I have invited both Desiree and Cade to participate on panels at REO Expo 2011 (www.REOexpo2011.com). This event showcases industry leaders and last year had over 1,500 attendees.

In addition, I have also personally attended events organized by Desiree and Cade. The #WomenBizOwners Working Event hosted by NAWRB brings together leading women business owners, media representatives, and financial institutions in creative, well-organized settings. Federal and state employees are typically present at these events, as part of their outreach efforts to women and minority business owners in real estate

Also, twice (December 2010 and May 2011) we have invited Desiree to serve as a contributing writing for HousingWire magazine, a leading voice in the Housing Economy reaching over 24,000 readers per month.

If you have any questions, you may reach me by email at: spowellschall@housingwire.com.

Thank you,

Sally Powell Schall
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To Whom It May Concern:

This letter is to provide Desirée Patno with a personal recommendation, founded on her experience, consistency, and dedication within the REO industry.

Desirée's work production has proven that she is capable of handling the demands of constant change within the industry and quickly adapting as new laws and regulations are put into effect. Desirée has developed programs to fully train her employees, ensuring that all timelines are met and all guidelines are followed through the distribution of duties into specific designated teams. This division of duties enables her staff to manage the high volume stream of properties that she manages through her several offices.

Through my interactions with her over our three year working history, Desirée has always made sure that she is available and willing to help out others whenever she can. I have known Desirée to offer advice and assistance to fellow brokers, and have discussed with her the various ways that she is working to provide community enhancement programs to many city municipalities.

It is with full confidence in Desirée and her team that I recommend Desirée Patno Enterprises, Inc. as an elite REO brokerage. Please feel free to contact me if you have any questions.

Sincerely,

Carol Hutton
REO Officer
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Ivan Park Choi

Senior Vice President, REO Services

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6410 Oak Canyon, Suite 200
Irvine, CA 92618

April 26, 2010

To Whom It May Concern:

This letter is my personal recommendation of Desiree Patno as a real estate broker, with an emphasis on her proven ability and vision in real estate owned (REO) properties.

I became acquainted with Ms. Patno more than four years ago while I managed Countrywide's (now Bank of America Home Loans) REO program on a national level. At that time, Ms. Patno had already established herself through multiple economic cycles as a real estate professional based in Irvine, CA.

Having multiple offices in Southern California and the infrastructure to handle large listing inventory volumes, Ms. Patno serviced REO properties in both Orange County and the Inland Empire for a number of large servicers – At a time when REO had just begun to rise for the first time after the 2002-2006 housing boom.

Aside from her business ability, Ms. Patno is known nationally as a default industry expert. Having endured previous real estate downturns paired with the fact that Ms. Patno is among the top-ranked REO brokers in the U.S., the gamut of real estate associations and trade groups regularly invite Ms. Patno to speak about her experience and share best practices.

I have personally found over time that Ms. Patno has an innate desire to succeed in every way imaginable, whether her personal business, sharing her knowledge with the industry, and/or mentoring other real estate professionals. I have also experienced firsthand that Ms. Patno practices real estate with the highest ethical degree – Which is something that I value above all else.

In closing, I whole-heartedly recommend Ms. Patno as a consummate real estate broker and default industry professional. Please feel free to contact me at any time if you have questions.

Sincerely,

Ivan Park Choi



April 15, 2010

To Whom It May Concern:

Subject: Ms. Desire Patno, Desiree Patno Enterprises, Inc.

Ms. Desiree Patno has been working with previously known Countrywide Home Loans, now Bank of America, as one of our Approved listing agents. She has a thorough knowledge of the REO Marketing, always up-to-date with the current real estate market condition, which constantly changing, especially at this turbulent economy we are in. She is proactive and has the know-how in this industry to get things done.

It is a pleasure to provide her with this letter of commendation.

Sincerely,

A handwritten signature in black ink, appearing to read "Magdalena Newman", with a long horizontal line extending to the right.

Magdalena Newman
Asset Manager/REO Dept.
Bank of America
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Email: Magdalena.newman@bankofamerica.com