

UNIFUND LEASING, INC.  
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October 29, 1990

To Whom It May Concern:

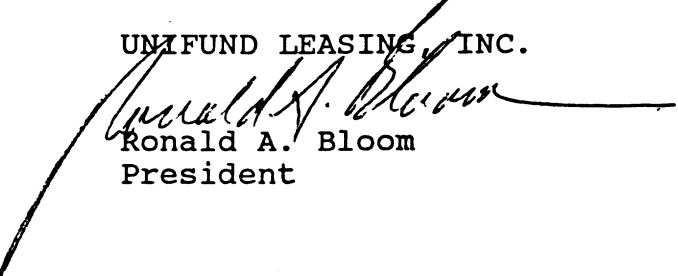
Gentlemen:

I have known Robert B. Naylor for three (3) years first as a consultant to our company and then later as an employee. His work product was superlative and his dedication unsurpassed.

I heartily recommend his employment and I am willing to speak with you in the event you wish to obtain more information on his duties while with our company.

Very truly yours,

UNIFUND LEASING, INC.



Ronald A. Bloom  
President