

FIDUCIARY REAL ESTATE SERVICES

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Mr. Phil Immel Prudential California Realty 2 Ritz Carlton Drive, #201 Monarch Beach, CA 92629

RE: Letter of Recommendation - The Immel Team

To Whom it May Concern:

I have had the pleasure of working with Phil Immel and The Immel Team for the last several years. They have successfully listed and sold multiple trust real estate properties for First American Trust. They worked very effectively and showed a great deal of professionalism during the entire marketing process of each property.

Our beneficiaries have been very pleased with their service and expertise. Their coordination with our vendors has been flawless.

Beyond the technical nuances of real estate transactions, The Immel Team's superb marketing and internet presence is second to none.

I would recommend Phil Immel and his team for your real estate needs and look forward to working with them in the future.

Sincerely,

Terri Harner Vice President

Fiduciary Real Estate Services

First American Trust, FSB

Cc: file & RG