



3/5/2013

Re: Consulting

I am writing this letter of recommendation for Bette Hiramatsu and Associates. My business is 26 years old now and like others were experiencing normal growth patterns for much of our history until 2008 when the bottom dropped out. With layoffs and cuts it seemed I could not find a bottom. My banking relationship changed dramatically when my account was sent to special assets.

I contacted Bette upon referral to take an outside look at our operations and help mitigate the payoff with my bank. My question was, "Am I doing everything I can?"

Bette came in and reviewed the financials, reviewed operations and began discussions with my bank. Her recommendations saved money immediately, though some of them tougher than others. Having someone with her experience walk along side us during this time was invaluable.

She began negotiations with my bank leading to a reasonable payoff period as well as a write down if we made the date. Which we did!

We are now back in a growth pattern, a much leaner company than before and seeing greater margins than ever. We even have begun a new banking relationship with a new line.

I couldn't recommend Bette more highly and will forever be in her debt.

Sincerely,



Kris A. Huff
CEO