



GENISYS[®]
FINANCIAL CORPORATION

December 18, 2002

To Whom It May Concern:

This letter is in reference to Mr. Jeff Knooren, a former employee of Genisys Financial Corp. Jeff was employed with us from 1/2/01 to 10/29/02 in the position of Web Developer.

Mr. Knooren was a valued member of our Information Systems group, He is reliable, hard-working and a self-motivated employee. Jeff's many good qualities include having the ability to work independently and possessing the desire to tackle complicated technology projects.

Jeff is also a team player who works well with others, both within the technology area and in the general user community. He is constantly investigating and mastering new technology.

Unfortunately, due to a change in department focus and an anticipated slowing of business, Genisys Financial was obliged to let Jeff go.

I favorably recommend Mr. Knooren for a position in the web design and development area.

Please feel free to contact me if I can be of any further reference at (858) 777-4103.

Sincerely,

Jeffrey W. Asik
Senior Vice President/COO