

May 19, 2009

Mr. Jeff Thredgold
Thredgold Economic Associates
1366 S. Legend Hills Drive, Suite 150
Clearfield, UT 84015

Dear Jeff,

Thank you so much for your outstanding presentation at the Capitas Financial Summit Club meeting earlier this month.

The presentation, *Economic Outlook for 2009*, was a perfect fit and very well received by our audience.

Your timely and optimistic message was exactly what we were hoping for, and the positive feedback we received from meeting participants further proved that you were the right guy for the job.

On behalf of Capitas Financial, thank you again for your contribution to the success of this year's Capitas Financial Summit Club meeting.

Sincerely,



Leah Broman
Marketing Manager
Capitas Financial, LLC