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April 5, 1992

Mr. Gary W. Patterson
11196 N.W. 5th Manor
Coral Springs, Florida 33071

Dear Gary:

I am pleased to provide this letter of reference for use in your professional endeavors.

TO WHOM IT MAY CONCERN:

For more than thirteen years I have worked with Gary Patterson professionally at various times. In particular, I have worked closely with him in connection with the formation and operation of a multi-unit restaurant chain.

Gary is, first and foremost, very competent in the financial management, forecasting and reporting of a company's operations including planning for expansion. He becomes deeply involved in his work and always displays a sincere care for the professionalism of his product.

I recommend Gary for a very broad range of financial positions at the executive level.

Sincerely,



Barry H. Margolis