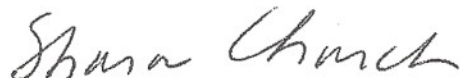


To Whom It May Concern:

As CFO and Vice President of Finance at Abacus Technology and later, CFO of ABL I have worked with Jody Lund of ITB Consulting for over eight years. Her performance during that period has been singularly professional and has saved both organizations very significant amounts of time and money. Her 25 years of accounting experience and exceptional grasp of accounting software combined with her tireless work ethic make her an invaluable implementer, troubleshooter, and trainer. She is thoroughly versed in JAMIS, SAP, Great Plains, and other financial software. Her strong and extensive business experience enables her to identify the best business processes and customize the software to each individual customer and situation. She quickly grasps the users business model and accounting needs, often offering valuable suggestions for streamlining and improving the data flow. Her exceptional accounting skill has enabled her to identify and rectify hundreds of thousands of dollars in lost revenue due to invoicing, AP, or interdivisional bookkeeping problems. Her up beat, positive, cooperative personality and endless technical knowledge make her a superb trainer and troubleshooter. Her fees are among the best in the business for high-end consultants and she always delivers more than she promises. Areas she has performed consistently well for us include implementation, project management, staff and executive training, software upgrading, troubleshooting, system customization, integration of other provider software, report writing, and staff planning. As the need arises, she is always available for questions or quick solutions.

I enthusiastically recommend her for any financial software consulting/management position. She easily ranks in the top five percent of consultants I have known during my 30 years of accounting/CFO experience.

Sincerely,



Sharon Church
Chief Financial Officer