



ESTATE CAPITAL FUNDING

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January 31, 2008

Dr. Harold Wong
430 W. Warner Rd., Ste. 124
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Re: 1/31/08 seminar "Finding Mortgage or Private Money: The Key to Realtor or Investor Strategies in 2008"

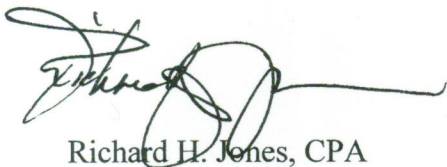
Dr. Wong,

In this time of uncertainty in the markets in light of the mortgage meltdown of 2007, it was refreshing to hear a voice of reason amidst all the chaos. Professional investors like me need to focus on new strategies now to be successful in this new market environment because what used to work is no longer working.

I particularly appreciated the straight talk, no nonsense approach you took in your presentation. We need to deal in reality right now in this market and your laser focus on reality is just what we need to hear. Your guidance on investing in this market reassured me that though many challenges may exist, there are still opportunities to be successful even in this market today.

Dr. Wong, I will definitely recommend your seminar to other investors and realtors I know that need your help to better understand the key strategies they need to adopt for success in 2008.

Respectfully,



Richard H. Jones, CPA