

10/2/2008

RE: Resident Owned Parks, Inc.

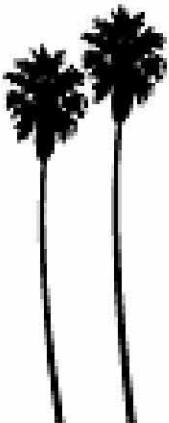
To Whom It May Concern:

La Jolla Bank holds the first Deed of Trust on Niles East Mobile Estates, a 139 space mobile home park in Bakersfield, California which is owned and managed by the nonprofit Resident Owned Parks, Inc. (ROP). In making its decision to loan \$1.9 Million on this project, one of the most important factors favorably considered by La Jolla Bank, was that ROP would be serving as the professional management company for Niles East.

Five years after making that loan, La Jolla Bank can say that ROP has proven that our confidence in making the loan was well-founded. ROP has demonstrated its knowledge of the park and necessary management functions, and enjoys a very favorable working relationship with homeowners in that community.

In 2007, La Jolla Bank was pleased to make a second loan to ROP for its purchase of Creekside Mobile Estates in Shasta County, California. Based upon our knowledge and experience with ROP, we would recommend its nonprofit organization and property management services without reservation.

Sincerely



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