

August 27, 2009

Bob O'Connor
CEO
OKPI, Inc.
P.O. Box 40067
Memphis, TN 38174

Dear Bob:

I first met Jeff Reynolds 20 years ago, when he was a rising associate at the Heidelberg law firm in Jackson, Mississippi. He impressed me then with his efficiency and tenacity.

When I went to work for Delta Industries I brought along my association with Jeff.

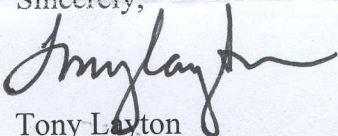
Jeff produces. He recovers money for us that other attorneys do not. He knows the law and he follows every avenue until collection options and/or the debtor are exhausted.

This has included crack-of-dawn supervision of sheriff's deputies removing furniture from the debtor's house to enforce a judgment, as well as late-night chartering a plane at his own expense to serve papers in a timely fashion.

Dogged though he is, Jeff is straight. Everything he has done to collect our money has been legal, ethical and above reproach.

Jeff is the best lawyer I have seen.

Sincerely,



Tony Layton
Manager (retired)
Delta Industries, Inc.