



Mr. Christopher Riegg, CFA, CPA
Partner
Promontory Point Capital
322 East Michigan Street
Suite 500
Milwaukee, Wisconsin 53202

Dear Chris:

The ownership, senior management, and employees of Aqua Finance wish to acknowledge and thank Promontory Point Capital for their services to our organization.

As an independent, licensed consumer finance company, Aqua Finance has had its share of challenges over the past 24 months. The downturn in the residential housing market negatively impacted consumers which make up a large proportion of our customer base. Further, the contracting U.S. financial markets, including the lenders to Aqua Finance, also contributed to our Company's financial stress. We engaged PPC to help navigate Aqua Finance through this difficult time and your advice successfully steered our Company through a refinancing and recapitalization plan with our lenders. Your direct involvement with our Company's multiple lenders, lawyers (for both our company and the lenders), along with Aqua's shareholders, kept all parties progressing towards a common goal which was ultimately achieved.

Aqua Finance stands ready to grow beyond 2010 and we would expect our relationship with Promontory Point Capital to likewise grow in the future. We would highly recommend your firm to companies dealing with banks or other types of lenders which require proactive, experienced advisors to get the job done.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Chadwell", is written over a light blue horizontal line.

Robert Chadwell
President

Aqua Finance, Inc.
One Corporate Drive, Suite 300 Wausau, Wisconsin 54401