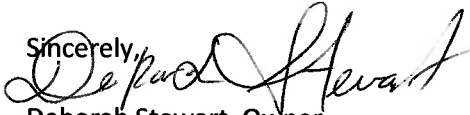


2/26/2020

To Whom It May Concern

Everest Business Funding has been a great asset to my business when I need emergency funds immediately. I have been using this type of lender for about 6 years. They provide me with funds to help keep my business afloat when the economy is down and conventional banks will not loan money if you do not conform to traditional lending practices. I have been a business owner for over 30 years in Maryland. In business, you have ups and downs. These types of lenders are always there to assist you in your times of need when the banks are not. My business needs this service. I'm sure many other business owners do as well.

Sincerely,

A handwritten signature in black ink, appearing to read "Deborah Stewart". The signature is written in a cursive style with a large initial "D".

Deborah Stewart, Owner
Shadenjuan Services, LLC