

**Bank of America**



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August 8, 2007

To: Espresso-Etc.  
From: Marcos A. Padilla

Re: Espresso-Etc. Success

To Whom It May Concern:

We have been using the Espresso-Etc. machine in our banking center for the past 6 months. All I can say is that it has exceeded my expectations for our customers. They absolutely Love It! They tell me that they now make it a habit of coming into our bank, making a deposit and having a wonderful cup of coffee. They are amazed by the different variety of choices. I have one customer who has French Vanilla Coffee on Mondays, Chai Tea on Wednesdays, and Café Mocha on Fridays. The Espresso-Etc. has been a great addition to our store and will be for years to come.

Sincerely,

A handwritten signature in cursive script, appearing to read "Marcos Padilla".

Marcos A. Padilla  
Assistant Vice President  
Bank of America Plaza Banking Center