

Maurice L. Ray

1379 [REDACTED]

Oxon [REDACTED]

To Whom It May Concern:

Subject: Creative Asset Management, Inc. (selling of 7304 [REDACTED]  
Washington [REDACTED])

I, Maurice L. Ray, would like to offer this Letter of Recommendation to all new customers to Creative Asset Management and Mr. Greg Norman, CEO.

I met Mr. Norman through [REDACTED] in hopes he (and his company) would purchase my home which I was in dire need of selling. I had purchased this home from my sister because of her impending foreclosure unfortunately; no one in my family could buy the home or take over payments. This left me with full payment of the mortgage and home association bills.

I met with Mr. Norman several times because of my family situation, in all Mr. Norman was patient and provide great guidance to me in my time of need. And most of all he was honest; which is definitely hard to find in today business world! After he purchased my home and took over my monthly payments, I was relieved and satisfied! During the duration it took to sell the home, Mr. Norman was always patient and provided me with simple answers to my questions. Even after the sell of the home, he still provided me with great assistance in purchasing my new home!

I cannot tell you how invaluable Mr. Norman's knowledge of the real estate business and most importantly Mr. Norman's patience is a great asset to his company and to him personally! I am proud to say I have been a customer and now a friend of Mr. Greg Norman and Creative Asset Management... and I'm sure you will be too!

Sincerely,



**Maurice Lyndale Ray**