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January 26th, 2005

To: whom it may concern

Re: A&J Sharp

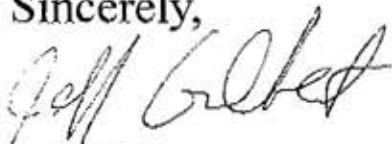
I have been doing business with A&J Sharp for 4 years and highly recommend them. Using their services allows me to place larger orders than I usually would, and also order higher priced and higher risk products than most stores would order. If I know I have 4-6 months to pay for a lower turnover product, A&J makes the risk easier to take than if I had to pay in 30 days. Also I can order a lot more of the high turnaround products around Christmas time and jam the store full, and not run out of the stuff that really sells.

My retail store has been growing and growing over the last 10 years. This growth has been made a lot easier to establish by using the financing terms available. I don't think I could have grown this much if I had to pay all of my bills within 30 days. I think my ordering would have been much more conservative and more main stream.

Also the paperwork involved is really simple. I never have to keep track and worry about when invoices are due.

I have been using A&J for years and will continue using them for years to come.

Sincerely,


Jeff Gilbert