



Nelson Home Building Centre Ltd.
101 McDonald Drive, Nelson, British Columbia V1L 6B9

T 250 352 1919 F 250 352 11

July 7, 2011

To Whom It May Concern:

I am pleased to provide this letter of recommendation for the services provided by Kevin McKernan of McKernan Gowans Credit Risk Management.

Accounts receivables in a building supply store can be very large, and so the management of the receivables is a very important, and at times difficult, task. Ever since we began operations in 2003 we struggled to control our receivables, with varying degrees of success. All too often, when an account went bad, we were unsuccessful in collecting the amount due to us.

Over the years we have tried various other "national" collections companies and have found them to be very unsatisfactory. We never have found such a company to provide anywhere near the service level that they suggested we would receive.

About a year ago we began a relationship with Kevin McKernan that has been very successful for us. I can only say I wish we had begun working with him way back in 2003! He has collected a high percentage of the bad accounts that we have turned over to him. (Much higher than any other collection company that we've ever dealt with.) Also, he communicates with us on a regular basis so that we know how he is making out with the various accounts that he is working on.

If you are considering hiring a new collections company, or hiring one for the first time, I would strongly recommend considering Kevin McKernan. He has worked very well for us.

Sincerely,

A handwritten signature in black ink, appearing to read 'Randy Horswill', written over a horizontal line.

Randy Horswill
president

Locally Owned and Operated

www.homehardware.ca

February 14, 2006

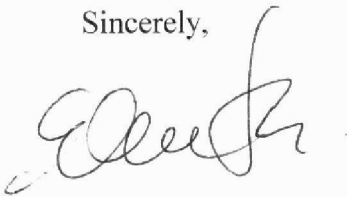
To Whom It May Concern:

It is a pleasure to provide a letter of recommendation for the services provided by McKernan Gowans.

My office began using McKernan Gowans in 2002 to collect our account receivables. Due to the resounding success, fourteen other H&R Block offices in B.C. have also assigned their receivables to this firm.

Kevin McKernan is always available and very prompt. His relationship with my office and my clients is very professional, most importantly, he deals with my clients in a manner which is not offensive to them. Several of my clients who have been contacted by Kevin have returned to my office in subsequent years. I look forward to working with Kevin in the future.

Sincerely,



Ellen Ryan
Owner

April 5th, 2006

To Whom It May Concern:

Nelson & District Credit Union has a strategic partnership with the firm of McKernan Gowans for the collection of past due and written off loans and accounts.

Since 2004 McKernan Gowans has been responsible for leading the recovery efforts of written off loans, and has assisted us on occasion with the collection of pre-write off loans where their expertise and process has been instrumental in breaking a stalemate in the collection process. Their results suggest they have the expertise to identify the varying degrees of collection efforts required and to apply the appropriate methods.

McKernan Gowans has helped us to improve our revenues from the collection of these accounts, an important factor in today's environment of shrinking financial margin.

An important factor in our use of a collection recovery firm is the impact on the credit union through future contact with the debtor regarding complaints and other matters relating to the collection of the debt. McKernan Gowans is effective in minimizing future debtor contact for our credit union staff.

Confidentiality is a key component of the relationship. McKernan Gowans has managed this requirement effectively as well.

We are pleased to provide a recommendation for McKernan Gowans and their services in the collection of overdue loans and accounts.

Yours truly,

Yours truly,

Brian Turlock
Senior Manager, Operations

February 15, 2008

Re: McKernan Gowans Credit Risk Management


To Whom it May Concern:

Our company has faced many changes throughout the years. We no longer have the staff level we once enjoyed, however the economy can be like that at times. We provide a wide range of Internet products and services, yet have a very small staff base. We simply do not have the internal resources for debt recovery. We chose McKernan Gowans as a local source who came highly recommended, and our current Collection Agency at the time was not performing to our satisfaction. McKernan Gowans not only performed, but set a new standard in debt recovery.

I personally assumed the Accounts Receivables Management duties here recently, and upon evaluating our current system for debt recovery, and accounts receivables, I saw that some improvements to our system were needed. McKernan Gowans was a valuable resource, providing helpful advice, and contributed to our new Receivables system. He also was able to help identify ways to improve our information collection, and in the end improve our recovery of delinquent accounts. Without their help, I have no doubt that we would be still struggling with our issues.

We are pleased to provide a letter of recommendation for McKernan Gowans. We have always found them to operate in a very professional manner, and represent our company very well. McKernan Gowans has a standard for excellence that shows with each transaction, and have always followed what we perceive as a strict code of ethics. They are extremely knowledgeable, and ready to provide advice if needed. We can operate with piece of mind, knowing they are working hard for us.

Sincerely,



Curtis Nickason
Manager of Accounts

skogstad
shkoorattoff barristers, solicitors & notaries
law office

donald w. skogstad*
jolene shkoorattoff

December 1, 2008

To Whom It May Concern:

RE: McKernan Gowans

We have been dealing with McKernan Gowans for only eight months now, but we have had incredible success to date. We are very pleased with how quickly Kevin had been able to collect on accounts and he has also been very helpful in assisting us in improving the account receivable policies of our office. We really appreciate that he deals with the clients in a professional and courteous manner. I would highly recommend McKernan Gowans for any collection needs and we look forward to working with them in the future.

Sincerely,

SKOGSTAD SHKOORATOFF LAW OFFICE

Per:



Donald Skogstad
Barrister & Solicitor

BANK OF MONTREAL
595 BURRARD STREET
VANCOUVER, B.C.
V7X 1L7

October 6, 1998

To Whom It May Concern:

Re: McKernan Gowans

Dear Sir or Madam:

It is a pleasure to provide a letter of recommendation for the professional services of McKernan Gowans.

The Bank of Montreal has been contracting the services of Kevin McKernan and McKernan Gowans for credit risk management and analysis since 1994.

Kevin spent fifteen years working with the Bank of Montreal before going out on his own so he understands how important loss control is to the organization.

McKernan Gowans has consistently shown superior commitment to service by safeguarding the assets of the Bank of Montreal as they would their own.

I would recommend McKernan Gowans for any collection needs that may arise.

Sincerely,



Vi Woodhouse
Loss Manager

HEFLIN & CO.

560 Baker Street,
Nelson, BC V1L 4H9

Tel: 250-509-1979

Fax: 250-352-2849

Date: August 12, 2008

To Whom It May Concern

Re: McKernan Gowans

As part of the completion of our business plan, my firm hired McKernan Gowans to assist us in collecting outstanding receivables. I am pleased to confirm their work on our behalf has been successful and very useful. When I compare the way we used to deal with receivables, the time wasted on personal contact and trying to cajole clients into paying for work done, with what has occurred since we started referring our receivables to McKernan Gowans it is as if someone took one of the most distasteful aspects of our business out of our hands.

They have done a good job in securing payment of our outstanding receivables and have assisted my staff with information regarding how to properly set up a collections file for referral.

It is my pleasure to write a letter of recommendation for McKernan Gowans. The firm has always acted very professionally and has assisted our cash flow.

Sincerely,



William J. Heflin



The Corporation of the City of Nelson

~~303 Vernon Street, Nelson, British Columbia V1L 4E8~~

Telephone: (250) 352-5511

Fax: (250) 352-2131

From the Office of the

New Address: Suite 101, 310 Ward Street, Nelson, B.C. V1L 5S4

July 28, 2005

To Who it May Concern:

The City of Nelson is happy to provide a letter of recommendation for the services provided by McKernan Gowans.

We have been using McKernan Gowans for two years to recover unpaid parking tickets, hydro and business license accounts and are extremely satisfied not only with the quick and continuous results, but also with the professional manner with which the City of Nelson has been represented. We were also pleased that he was able to work with our technology staff in order to allow electronic transfer of our outstanding parking tickets into his collection system, this created significant efficiencies for both the City and McKernan Gowans.

We would not hesitate to recommend McKernan Gowans for any collection requirements you may have.

Yours Truly,

Kevin Cormack, C.A.
Chief Financial Officer

**Bank of Montreal
1225 Douglas St,
Victoria, B.C.
V8W 2E6**

September 12, 2000

Re: McKernan Gowans Credit Risk Management

Dear Sir or Madam:

The Commercial Portfolio Quality department entered into an agreement with Mr. McKernan April of 1999 to collect current account losses on Vancouver Island. These are losses that the Bank of Montreal have attempted to collect themselves before sending, therefore collecting of these accounts is no easy task.

We have been pleased with the results to date. We find Mr. McKernan to be both professional and enthusiastic in his collection efforts, achieving a success rate of 50% of total balances sent. Furthermore, he is very aware of the Bank's confidentiality requirements in respect to client information and puts the Bank's interest ahead of his own.

We are pleased to recommend their services.

Sincerely,

A handwritten signature in black ink, appearing to read 'Alex Hinsperger', with a large, stylized loop at the end.

Alex Hinsperger,
Portfolio Manager
Tel 250-405-2095



Terri Lightfoot
Personal Banker

1222 7th Avenue
P.O. Box 218
Invermere, B.C.
V0A 1K0

October 6, 1999

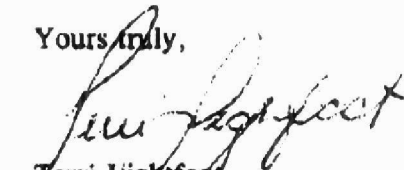
It is our pleasure to provide a letter of recommendation for McKernan Gowans Credit Risk Management.

We have been dealing with Kevin McKernan for approximately 6 months now and we are not only extremely satisfied with his quick results, but also with the professional way he handles all of our accounts.

Our recovery rate with Kevin far exceeds our own internal collections department and I refer all new cases to him because of this.

We would not hesitate to recommend McKernan Gowans for any collection needs that may arise.

Yours truly,



Terri Lightfoot
Personal Banker

Tel: (250)342-9237
Fax: (250)342-3896