

BLACKBRIDGE FINANCIAL

Terry Colen, CRPC®
Wealth Manager
401 North Tryon Street, 10th Floor
Charlotte, NC 28202

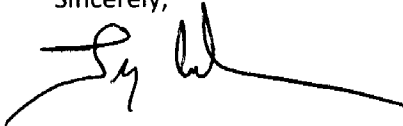
Direct: 704.998.5516
Cell: 704.918.7660
Fax: 704.626.6716
www.tcolen@bbridgefin.com

March 16, 2018

To whom it may concern:

This will serve as a strong letter of recommendation for Mike Harper CLU FLMI who is a consultant with Haskell Harper LLC. For 28 years I have been a financial advisor and my clients and I have come to depend on Mike's sage wisdom and advice for more than 15 years. When it comes to insurance, long term care and Medicare/Medigap solutions, Mike has become an invaluable resource. He has always presented himself with the highest integrity and has been willing to go above and beyond to assist those in need and as such has become my first choice for our firms' insurance needs.

Sincerely,

A handwritten signature in black ink, appearing to read 'Terry Colen', with a long horizontal flourish extending to the right.

Terry Colen, CRPC®
Wealth Manager
BlackBridge Financial