



**RBC**  
**Royal Bank**

**Don Peard**  
Vice President, Mortgage Specialists  
Alberta and the Territories

**Royal Bank of Canada**  
3rd Floor  
335 - 8th Avenue SW  
Calgary, AB T2P 1C9  
Tel.: 403-292-3195  
Fax: 403-292-8264  
email: don.peard@rbc.com

March 20, 2009

Mr. Walter Sanford  
559 South Washington Avenue  
Kankakee, Illinois  
USA, 60901

Dear Walter:

Thanks again for facilitating our Realtor seminars March 3 & 4, 2009 in Edmonton and Calgary. Given it had only been a year since your last seminars with RBC, quite frankly, I was a little concerned how successful these seminars might be. My concerns were totally unfounded. Considering the turn in our local real estate markets the past year and your ability and nimbleness to up-date, adjust and tailor your material to our local marketplace, our timing couldn't have been better.

Your reputation, experience and knowledge of real estate markets are professional attributes our audience truly value – be it the Realtors or RBC Mortgage Specialists. Your disciplined, structured and easy to implement sales routines and systems make us all more effective and efficient sales people. Walter, we continue to receive very positive and favorable reviews about your presentations from the Realtors who attended.

Attendance at this years seminars was greater than last year. Once again, many thanks for you and the Sanford Systems staff for assisting us with marketing, organizing and facilitating the events. The pre-work we all put into the front-end of the seminars is a critical success factor. Your team is first class to work with

In closing, many thanks for your great, entertaining facilitation skills and professionalism.

Yours truly,