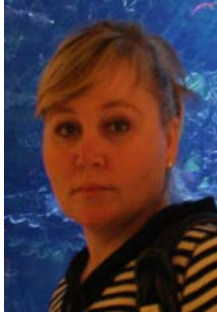


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LETTER OF RECOMMENDATION

I was very unfortunate in my “purchase” of an apartment through a project in Dubai in 2007.

The project was never commenced and I have had problems finding individuals/companies that would be able to answer my juridical inquiries about this project in Dubai.

I have been in contact with a law firm in Dubai for the past 6 months. The firm did nothing with the case. They did not respond until Joyce Joman asked for a meeting with them in the end of October this year.

I was recommended in Norway this October to consolidate with Real Estate Agent Joyce Joman.

The outstanding woman was able to achieve some clarification concerning my issue in just 3 days. Joyce managed to appoint a meeting with the law firm mentioned above, meet with the entrepreneur/construction manager as well as to have a meeting with the sales agent from the partially-shut-down Real Estate Agency. I, myself, was present at these three meetings.

I have now passed on Joman my Power of Attorney in order for her to be able to continue the investigation on this project in Dubai. Despite of her hectic schedule during my visit, I appreciate Joman for taking significant consideration towards me as a client.

After my return to Norway, Joyce arranged a meeting with a high status employee in the Land Department. The outcome of the meeting was that the Land Department agreed to investigate the flow of money between the Real Estate Agency, entrepreneur and the fortunate buyers who received partial compensations for their investments. Unfortunately, I belong to the category of those who have not yet received any repayment. Joyce Joman continues now to work on this case.

Joyce Joman is working professionally and effectively with the case, always finding a way out behind closed doors. She never takes a `no` for an answer.

I have had experience with lawyers in the past from both Norway and Dubai. In contrast to Joman who is active in the field, lawyers often operate only as “investigators.”

During my visit to Dubai, I received clear answers to many of my questions in a short period of time and I returned to Norway with some form of a confirmed status of my case.

If there is anyone out there with the same problems, or if anyone wishes to purchase property in the United Arab Emirates, I strongly recommend to contact Joyce Joman.

Joyce Joman will soon be opening her own private agency in Dubai. I wish her the very best of luck and I have faith in that she will share her valuable knowledge with other customers.

November 16th 2009 Narvik, Norway.

Sincerely,
Jelena Penkina

and Peter C. Arntzen
friend