

July 27, 2011

TO WHOM IT MAY CONCERN:

As an entrepreneur searching the web for social investment opportunities in throughout the world, I was impressed enough by Cottage Housing Inc.'s highly effective use of capital, dramatic growth, and substantive outcomes to have invested nearly \$200,000 in financial contributions over the last three years.

In several personal site visits, I was repeatedly witnessed examples of the agency's self-help philosophy, as program participants led the facility tours, conducted their own community meetings and developed revenue-generating enterprises to support what obviously had become "their" program. The results that Cottage Housing produced was visible in the eyes of every participant I spoke to. It was a look of radical optimism and hope.

My confidence in the operation was further enhanced when, rather than resting on my initial capital infusion, the agency took the initiative to match it by launching a signature event that netted nearly \$100,000 with a nearly 75% profit margin--a notable result for a first-time event in a difficult economic environment. It is exactly this type of private-sector innovation and capital elasticity that is virtually unseen in every other NPO, that drives me to continue my involvement at the highest level with this organization, as well as any endeavor by the man that is responsible for this construct.

It is my experience that the success of any enterprise depends on a visionary leader. While concerned about social problems and impressed with Cottage Housing's facilities and services, Robert Tobin is the reason I decided to invest in this among many other non-profit options. Over the years, Robert and I have become close friends through a mutual respect for each other's passions in our work. He has the unique ability to truly find outside-the-box solutions for an extremely challenging space to raise and execute capital.

From the outset of interaction, my experiences with Tobin and his staff repeatedly demonstrated a proactive strategic approach which fostered a positive, professional basis for interactions with investors and allies. Not only were their communications clear, consistent and highly personalized, with payment receipts promptly acknowledged; they reached beyond my financial capacities to consult on business development initiatives, which heightened not only my interest and involvement but also my level of investment in the agency as well.

From my perspective, Tobin brought together the operational, branding and financial elements that any effective enterprise must delicately intertwine, cultivating for the agency the same self-sustainability it advocates among program participants.

I appreciated our chance to work together, and wish him well in his next initiative.

Michael Brubeck
(925) 354-5026