



January 16, 2018

To Whom It May Concern:

I am very privileged to render this letter of professional reference on behalf of Mr. Darryl Wallace, C. E. O., Lincoln Factoring.

Mr. Wallace stands with buoyancy while maintaining the utmost integrity and professionalism in the business. His ability to understand our needs and his commitment to excellence inspired confidence in our entire staff and Board of Directors.

Our acquaintance began prior to opening my first funeral home in March 2003, while in attendance at a national convention, where he brought an introduction of his company. Their values met the vision of what my new company would need in the earlier stage of opening a business; cash flow, which would be very important and a necessity for survival.

His methods of accelerating engagement of business acumen penetrated the needed market for optimization both personal and for business financial outcomes. Keenly negotiating, Lincoln Factoring became and has been the only company we have used from day one beginning August 10, 2003 to present. We have grown together from our first property to providing funeral and cemetery insurance assignment at 21 properties.

To date, we stand strong with properties consisting of ten (10) funeral homes, nine (9) cemeteries and two (2) crematories. It can be stated that, while building rapport and providing an exceptional level of customer and partnership services, millions of dollars have been provided to our firms by Lincoln Factoring and they have helped us achieved our financial goal and continue to keep us with positive cash flow.

In addition, Lincoln Factoring legal department lead by Mike Engfer has saved the company thousands of dollars annually by assisting us with insurance conflict management, legal advice, as well as, providing recommendation for of the best documents to process insurance assignments without delay, generating accuracy of need and peak results.

Lincoln Factoring administration and insurance assignment processors are the best in helping our funeral directors and cemetery counselors in fast, simple and careful processing of documents preventing errors and delays. Their access to over 500 insurance company claim forms has been remarkable and truly an asset to all of our companies.



In span of time aforementioned, I strongly recommend Darryl Wallace and Lincoln Factoring as your best choice for processing life insurance assignments for your families helping them to better plan their loved ones funeral, cremation and cemetery services.

With my expertise in the funeral home business, insurance sales, coupled with my enthusiasm and dedication to achieving success, I believe your companies needed will be more than met, they will quickly surpass your expectations with Mr. Wallace on board.

Kindly Submitted,

Allen Dave, President

Winnfield Holding Corporation