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To Whom It May Concern,

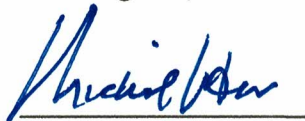
I am pleased to offer this letter of recommendation for my excellent colleague Dimitris Magemeneas with whom I've done business for over ten years. An exceptional and accomplished Financial Advisor and Wealth Manager, I have frequently referred 'Money Man' to friends, family, and clients. I've also introduced many of my professional contacts to Dimitris as his collaborative ethic creates win-win scenarios for clients and professionals alike.

Aside from his success as a Financial Planner, Dimitris has demonstrated a commitment to educating the broader community on topics such as wealth building, financial literacy, goal planning, and other relevant topics useful for seasoned investors and those just getting started. As a professor at California State University San Marcos and The University of Saint Katherine, Dimitris excels at communicating complex ideas and concepts through memorable and creative teaching. I have personally sat in on a number of classes taught by Professor Magemeneas and have also attended community workshops facilitated by Money Man.

Education is key to improvement and I endorse Dimitris without reservation as a skillful and effective educator, trainer, and communicator. I'm confident his real-world experience combined with his unmatched enthusiasm for teaching will benefit any willing to learn. I know the well-being of those Dimitris serves has increased significantly as they implement his methods and practices in their financial lives.

Please reach out to me directly if you have any questions about my experiences with Dimitris.

Kind Regards,

A handwritten signature in blue ink, appearing to read "Michael Winter", is written over a horizontal line.

Michael Winter  
CEO-President  
Hillside Properties