

MONTECITO ADVISORS, INC.

June 2, 2005

Knowledge Systems, Inc.
157 Clarence Lane
Daniels, WV 25832

To Whom It May Concern:

I am pleased to write this letter of recommendation for John Foster for his outstanding capabilities and his handling of various computer and technical issues and problems. We have worked with John for five plus years in a line of business that requires precision and the security of our computer network. John has put together our network of computers and has effectively maintained the system over the years and performed required upgrades as needed. He has answered our questions and resolved our problems expeditiously and professionally. We would give John our highest recommendation.

Sincerely:



Drew T. Kagan
President

MONTECITO ADVISORS, INC.

MEMBER NASD, SIPC

810 N. JEFFERSON STREET • SUITE 101 • LEWISBURG, WEST VIRGINIA 24901

TEL 304 645 2375 FAX 304 645 2106 TOLL FREE 888 645 2375