



# SAN DIEGO CREDIT ASSOCIATION

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Gregory M. Garner  
President

Since 1896

*AFFILIATED WITH THE NATIONAL ASSOCIATION OF CREDIT MANAGEMENT*

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July 2010

Subject: Theodore Sprink Reference

To Whom It May Concern:

I have known Ted Sprink since the late 1970's at which time he was manager of the San Diego affiliate of the not-for-profit National Association of Credit Management (NACM). In various assignments Ted headed up Membership Sales, Customer Retention, the TRW/NACIS Joint Venture and supervised non-judicial corporate re-structurings and business liquidations.

His communication and team-building skills provided success as he subsequently managed special banking relationships for Torrey Pines Bank and later as a senior executive of HomeFed Corporation with responsibilities in managing complex corporate and general partnership matters. Ted's unique skills allowed him to direct sales activities as an executive with the NFL's San Diego Chargers and as a senior executive in the commercial real estate title insurance industry.

I know Ted to be a good family man, married for 31 years and with two children having graduated from leading private universities. At the same time Ted is known in his career for his work ethic, creativity and dedication. Perhaps most impressive is Ted's ability in developing new products, services and business relationships as well as creating implementing and managing the introduction and national roll-out of sophisticated business plans.

Sincerely,

Gregory M. Garner, President