

CARDIOVASCULAR MEDICINE ASSOCIATES, INC.

Trilok C. Sharma, M.D.
F.A.C.C., F.A.H.A., F.A.C.P.
Sabino D. Velloze, M.D.
F.A.C.C.
Touraj Taghizadeh, M.D.
F.A.C.C.
Michael Deucher, M.D.
F.A.C.C.
Bartolomeo Giannattasio,
M.D., Ph.D., F.H.R.S.
Jamie N. Cohen, M.D.
F.R.C.P. (C), F.A.C.C.
Vikram S. Bisen, M.D.
Victor Kairouz, M.D.

Middleburg Heights

Old Oak Medical Pavilion
7255 Old Oak Blvd.
Suite C-208
Middleburg Hts., OH 44130
Phone: 440-816-2708
Fax: 440-243-8480

Parma

Medical Arts Center 2
6707 Powers Blvd.
Suite 308
Parma, OH 44129-5705
Phone: 440-887-9645
Fax: 440-887-9643

Strongsville

UHHS Southwest Medical
Center
18181 Pearl Road
Suite B-204
Strongsville, OH 44136
Phone: 440-816-2708
Fax: 440-243-8480

Brunswick

4065 Center Road
Suite 110
Brunswick, OH 44212
Phone: 440-816-2708
Fax: 440-243-8480

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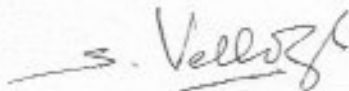
To Whomever It May Concern:

We are very pleased to recommend the excellent services of Pradeep Niphadkar, PhD, and his investment firm, Excel Capital Management Corp. He has worked closely with us for the past twenty-five years managing our portfolios at Fidelity Investments, producing superior results.

Pradeep is a very personable individual, always available, and easy to communicate with. He and his son Yash have formed a formidable team focused on prioritizing clients' needs and goals, and individualizing portfolios based on those goals. Our interactions with them have always been positive, and we have always felt that our financial plans and objectives were both heard and honored.

We have no hesitation in recommending Pradeep, Yash, and their firm Excel Capital Management Corporation to anyone interested in obtaining sound professional investment advice, and experiencing the satisfaction of possessing a well-run and profitable personalized portfolio.

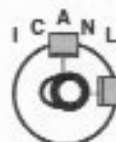
Sincerely,



Sabino D. Velloze, MD



Anna M. Wojtasiewicz, MD



Nuclear Cardiology
Accredited Nuclear
Cardiology Laboratory



ICAEL
Accredited Echocardiography
Laboratory