



My Grandma's of New England®
Baking The Finest Coffee Cakes Since 1990



1636 Hyde Park Avenue
Boston, MA 02136
(617) 364-9900
1-800-8GRANDMA
1-800-847-2636

Josefina Silva
Loan Officer
Massachusetts Community Development Finance Corp.
155 Federal Street, Suite 202
Boston, MA 02110

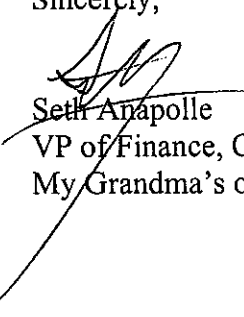
March 16th 2009

I would like to share my positive experience with Josefina Silva and the Massachusetts Community Development Finance Corp. (MCDFC) and recommend MCDFC to businesses in need. We worked with the MCDFC in the summer of 2008 to augment our working capital financing at a very crucial time in the company's development. We found their services very user friendly. Moreover, the process was fairly simple and in tune to our business' needs.

In particular, Josefina Silva was very professional, approachable and helpful throughout the whole process. She understood the dimensions of our needs and was very flexible in working with our Bank and delivered the loan we needed in a timely manner. I was surprised how quick the turn around time was for MCDFC compared to several other alternative lenders that we considered.

I'd be happy to recommend MCDFC and have our company listed as a reference and I appreciate everything that MCDFC has done for the My Grandma's Coffee Cake Company.

Sincerely,


Seth Anapolle
VP of Finance, Controller
My Grandma's of New England