

Exhibit VIII.A.8.b (Financial References):

Submit as Exhibit VIII.A.8.b. at least three (3) financial references from banks or other financial institutions attesting to each Financing Source's creditworthiness.

See attached financial references for:

- Neil Bluhm
- Leslie Bluhm
- Andrew Bluhm
- Meredith Bluhm
- Greg Carlin
- Saratoga Harness Racing, Inc.