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 Branch Office

Tony De George  
Greene, Canfield, DeGeorge, Ltd.  
2074 Weaver Park Drive  
Clearwater, FL 33765

Dear Mr. De George:

Recently we had the opportunity to work with Greene, Canfield, DeGeorge, Ltd. through your agent, Ken Olipra, in the sale of one of our hospitality REO's. I wanted to compliment your firm on the outstanding service we received.

From Ken's first phone call, he was courteous, professional and persistent in presenting your firm's ability to attract buyers and market the property. We spoke for several weeks before the actual foreclosure sale and I emphasized the Bank's desire to move the property quickly. I did not want to get involved in management of the sale. As a result, he articulated a strategy that generated a substantial number of interested buyers in a very short period of time.

We received prompt calls from you and Ken to introduce offers and you both turned them around quickly based on our feedback. The end result was a very strong offer, both in price and terms, that consummated in a closing approximately three weeks after our foreclosure sale.

Based on our experience with this recent transaction, I would strongly recommend Ken and Green Canfield to other banks and traditional sellers of hospitality assets. If and when we have further need to dispose of our own assets, I won't hesitate to call your firm for your services.

Thanks again for your excellent service. I look forward to working with you again soon.

Sincerely,

A handwritten signature in blue ink that reads "Kelly Guldi".

Kelly Guldi  
OREO Specialist