

February 16, 2017

Mr. Robert Beckleman, Esq.
Greenbaum Rowe Smith & Davis LLP
Woodbridge Office
99 Wood Avenue South
Iselin, New Jersey

RE: Financing Reference for Messrs. Joseph Byrne and Daniel Govberg

Dear Mr. Beckleman,

For the past 2 years our firm has been engaged as a commercial finance advisor & broker for both Mr. Joseph Byrne and Mr. Danny Govberg. We have had much success in securing financing for their multiple Real Estate projects throughout the Philadelphia and surrounding markets. In the short period of time working with their group, we have successfully placed debt with multiple lenders, for both construction financing and refinancing of stabilized assets. Our vast network of lenders have taken a liking to the extensive portfolio package that we have successfully built together.

We have more than 150 clients that we have worked within our 4+ years, and we can honestly say that Messrs. Byrne and Govberg have been the most pleasurable to work with. They are extremely organized, strategic and knowledgeable of their investments and development projects. In addition, they are very strong in all aspects of credit, as well as financially.

We highly recommend their group for any project, and will gladly assist them with any financing request that they desire.

Please feel free to call me if there are any further questions.

Best regards,

Christopher J. Garzone | Principal

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in Finance and Insurance Category](#)

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