



America's Most Exciting BankSM

Kevin Petzold, VP
Berkshire Bank
100 Gibraltar Road
Horsham, PA 19044

February 15th, 2017

Mr. Robert Beckelman, Partner
Greenbaum, Rowe, Smith, & Davis, LLP
99 Wood Avenue South
Iselin, New Jersey 08830

Dear Mr. Beckelman:

Please use this letter as a reference of good standing for BG Capital, LLC and its members, Joseph Byrne and Daniel Govberg.

Collectively, BG Capital and its team have successfully completed two seven figure construction projects with Berkshire Bank, previously First Choice Bank. The relationship has always been handled as agreed and kept in good standing.

BG Capital has done an excellent job with the two subject projects completed under Berkshire Bank. Both projects were completed on time and within the anticipated budget. The knowledge and experience of BG Capital and its team is second to none.

If I can be of further assistance, please do not hesitate to contact me directly at kpetzold@berkshirebank.com or 267-991-8532.

Sincerely,

Kevin Petzold, VP
Berkshire Bank