



February 15, 2017

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

RE: Banking Reference

Dear Mr. Beckelman:

I have had a 15 + year banking and financing relationship with Mr. Joseph Byrne. Most recently, for the past 5 years, I have financed transactions for Messrs. Joseph Byrne and Daniel Govberg.

My banking relationship includes financing several investment and development projects and all obligations have been handled as agreed.

Please feel free to contact me with any further questions at 484-270-3004.

Sincerely,

*Eric Alber*

Eric Alber  
Royal Bank America  
Senior Vice President