

TOMPKINS

VIST Bank

February 16, 2017

Robert Beckelman, Partner

Greenbaum Rowe Smith & Davis
99 Wood Avenue South
Iselin, NJ 08830

Dear Mr. Beckelman

At the request of our client, Joseph Byrne, we are pleased to convey the following information.

Mr. Byrne is the currently President of BG Capital, LLC and has been known to me for +/- Five years. During this period, entities associated with Mr. Byrne and BG Capital have been involved in investment in and management of several real estate projects.

Tompkins Vist Bank was recently given the opportunity to finance the project known as 1407-09 N. 15th Street. The construction credit facility associated with this project in the amount of \$3.8 million has since paid in full prior to maturity.

Given our experience and due diligence we certainly consider Mr. Byrne an astute and qualified real estate investor/manager who to the best of our knowledge maintains a good reputation and credit background.

The foregoing information is presented at our clients request in connection with his interest in reviewing possible future projects for acquisitions or investments.

Sincerely,



Carmen Gambone
Vice President