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January 30, 2013

Re: Stillwater Companies

To Whom It May Concern:

I am writing to recommend the services of Stillwater Companies, and specifically Mr. Jerome Stewart and Mr. Chris Vick. I have had the pleasure of working with this company and both gentlemen in the past, in different capacities.

I have used Jerome Stewart of Stillwater Companies as a Receiver with great results. The first instance was to serve as the receiver of a multi-family apartment complex in Tampa, Florida. Its owner had neglected the apartment complex, there were considerable deferred maintenance issues, and there were many serious problems affecting not only the desirability of the property but also the safety of its residents. Within a couple hours of the Judge issuing the Order Appointing the Receiver, Jerome Stewart and his team were at the property taking control of the property and all aspects associated with its management. They were able to solve many of the tenants' concerns, clean and repair portions of the property as necessary, increase tenancy and then market the property for sale. Ultimately, the property sold for a greater return than was expected by the Bank thereby mitigating the loss suffered.

After this pleasant experience, I used Stillwater Companies as the receiver over a property that is a combination of self-storage and retail space. Again, Jerome and his team acted quickly and took over management of the property, which like the Apartment Complex, was in very bad shape. They cleaned the property up, resolved issues with tenants, took care of deferred maintenance issues and have created a commercial property that now has positive cash-flow. They did such a good job that when the Receivership was terminated, the Bank hired them to stay on to manage the property until it can be sold. I have been very pleased with Stillwater Companies' performance.

I have no reservations in recommending Stillwater Companies to any of my Bank clients to either provide services as Court Appointed Receivers, Property Management Services, or the marketing and sale of REO properties. Especially now that Chris Vick has joined them, I have worked with Chris in his capacity as a special assets portfolio manager where his knowledge of commercial real estate gave him an advantage in clearing out bad loans and REO properties. I find Chris to be very pragmatic in his approach to resolving issues and maximizing recovery

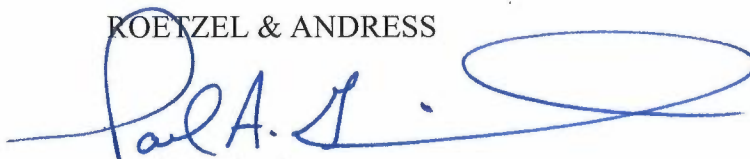
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with the least expense possible. Quite simply, Chris “knows his stuff” and I enjoyed working with him on work-outs, restructurings, foreclosures and liquidations. Stillwater Companies is only as strong as the people it employs, and I can say with conviction, Stillwater Companies is strong and will remain in my list of preferred providers.

Very truly yours,

KOETZEL & ANDRESS

A handwritten signature in blue ink, appearing to read "Paul A. Giordano", with a large, stylized flourish extending to the right.

Paul A. Giordano  
Partner

PAG