



September 30, 2016

Doug Smith
4440 PGA Boulevard, Suite 600
Palm Beach Gardens, FL 33410

Re: Reference

Dear Doug,

I want to thank you for your professionalism and teamwork for completing repeat projects together. It is unique for me to hear praise from a Borrower upon completion of a project - in my 30+ years of construction lending – your client's feedback is unique. I have heard numerous success stories from mutual clients who are thankful for your expertise and guidance to keep their projects on schedule and budget. The most genuine comment was the couple who said they would start a new project today with me if you are their GC! They had just received their Certificate of Occupancy that same day on the previous project you built for them.

You are an accepted Builder with Regions Mortgage and I look forward to many years of future construction projects with you. Please feel free to leverage your acceptance with Regions to our mutual advantage!

Best regards,

Mark K. Anderson
SVP, Palm Beach & Broward Counties Production Manager

Regions Mortgage
600 W. Hillsboro Blvd., Suite 340
Deerfield Beach, FL 33441
Phone: 561.866.5663 Fax: 954.725.5735