

October 24, 2014

Steve Doran
Galway Companies, Inc.
6430 Bridge Road, Suite 230
Madison, Wisconsin 53718

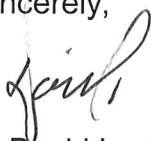
RE: Management Company

Dear Steve:

Please pass this letter along to anyone that may ask you for a letter of recommendation on your management company. It's been many years since we started working together. I've always been impressed with your ability to proficiently manage shopping centers. In addition to helping us optimize our Stonefield Mall property, you've been a real asset to the bank the past few years in helping us understand our REO properties. It's been nice having a firm like yours as a resource to help us stabilize, re-position, and ultimately maximize value on the sale of our REO properties.

I look forward to working with you in the future.

Sincerely,



E. David Locke
Chairman and CEO

EDL:cls