



October 18, 2014

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

Dear Steve:

As a lender, it's assuring to lend money to landlords that use your firm to manage properties. I've had the opportunity to work with several property management firms around town and your firm is first in class.

I always look forward to recommending your management company to bank clients. I know that when your firm is involved in management; the property will be managed at its optimum level. At the end of the day this allows the State Bank of Cross Plains to be aggressive on terms for our clients, and maximize their return on investment.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Schleis", with a long horizontal flourish extending to the right.

Jeff Schleis
Vice President

455 S. Junction Road
Madison, WI 53719