



TIB Government Loan Specialists, Inc.  
A Subsidiary of TIB Bank of the Keys

Mr. Kenneth Ringe, President  
Bayview Construction Corp.  
4836 S.E. Railway Ave.  
Stuart, FL 34994

RE: International Alzheimer's Foundation Trust, Inc.  
68 Bed Alzheimer's Assisted Living Facility

Dear Ken:

As we near completion of the above-captioned construction project, I want to express my sincere appreciation for the quality effort on behalf of Bayview Construction. Having provided construction funding on several commercial projects over the past 15 years, I have never witnessed such effective construction management skills, bringing a project of this size and complexity to completion both on-time, and within budget. Mr. Frank Murphy, as Project Manager under your supervision, did an exemplary job.

I would be pleased to provide future references on behalf of Bayview Construction without reservation. Thank you, Ken.

Best Regards,

TIB Government Loan Specialist, Inc.,  
A Subsidiary of TIB Bank of the Keys

A handwritten signature in cursive script that reads "Wm. J. Hughes".

Wm. J. Hughes, President