



First Union National Bank  
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Orlando Tower Financial Center  
20 North Orange Avenue  
Orlando, FL 32801-1000  
Tel 407 649-5110  
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September 23, 2002

Dear Sir or Madam:

This letter is to inform you that I can recommend Vincent Wolle as a respected and educated commercial real estate sales person in Central Florida. I have done deals with Mr. Wolle in the past and will continue to do so in the future. I know that when he calls he has a good client and that the client is ready to proceed with financing options. I have observed Mr. Wolle work with many different people in a variety of situations and he knows how to make things happen. I believe this to be the true quality of a "deal maker".

Sincerely,

A handwritten signature in black ink that reads "Todd E. Eby". The signature is fluid and cursive.

Todd E. Eby  
Vice President  
Business Development  
First Union National Bank