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19 June 2013

Mr. Mark Harkins
Broker/Principal
Harkins Commercial, Inc.
Lake Mary, FL

Emailed to markh@harkinscommercial.com

Dear Mark,

You recently represented G & G Terra LLC in the acquisition of 1130 Business Center Drive, Lake Mary, FL from CNLBank. I wanted to thank you for your excellent representation of the buyer and for going the extra mile as a broker to assist in getting this transaction to closing.

As the only Special Asset Officer for CNLBank I handle the management and disposal of REO Properties statewide and deal with many individuals in the capacity of property manager, broker and receiver. The level of service, knowledge, diligence and professionalism demonstrated by the Harkins Commercial and specifically by you, Mark Harkins, is one of the top two experiences I have had in this capacity. I would enthusiastically provide a reference on your behalf anytime and will certainly utilize you should I need to sell any commercial real estate in the Seminole County market in the future.

Thank you for everything and I wish you continued success with Harkins Commercial, Inc.

Best Regards

A handwritten signature in blue ink, appearing to read "Paul Garland".

Paul Garland, CCIM
Senior Vice President
SPECIAL ASSETS