

October 29, 2015

Re: Reference Letter for Services Taylor Made

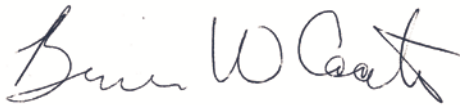
To Whom it May Concern:

Lancaster Pollard is an approved FHA, Fannie Mae and USDA lender that can provide a wide range of financial solutions for multifamily apartment projects. These loans can offer non-recourse, long term fixed rate financing for projects that show 85% occupancy for a period of 6 months. For example, we just locked a HUD refinance where the owner took equity out of the project up to 80% LTV and locked in a non-recourse 35 year fixed rate loan of 4.06%. We've used this specific loan product for several projects managed by Services Taylor Made and is very commonly used throughout the country.

Robert Mosely is the manager on multiple projects in our portfolio and has an impressive track record of turning around the operations of facilities. Our financing works well with operators like STM because we can rely on their ability for stable operations and expertise in their field. He has already been approved through our credit criteria and HUD's previous participation disclosure process.

Should you have any additional questions about Robert or STM, please don't hesitate to call me personally. Also, if you have any questions about our financing platform for this project or others, I can be reached at bcoate@lancasterpollard.com or (614) 224-8800.

Sincerely,



Brian W. Coate