



August 20, 2020

To whom it may concern,

Metro Development has the ability to finance with our bank the 336 lots, known as Berlin Meadows parcel. I have known Metro Development for the past twenty years and have financed several of their (Condo/Single Family/Development) projects in the past. Currently, Wesbanco Bank, Inc. is involved with the financing of their (Condo/Single Family/Development) project known as The Reserve at Scioto Glenn.

This letter is not a commitment to lend but rather an expression of our interest in reviewing this transaction for a potential development loan, subject to normal underwriting criteria of Wesbanco Bank, Inc.

If you have any questions, please do not hesitate to call me at (614)904-7043.

Sincerely,

A handwritten signature in blue ink, appearing to read 'D. P. Duncan', written over a large, stylized blue 'D'.

David P. Duncan
Commercial Banking Executive
Senior Vice President

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