



February 5, 2013

Busey Bank
Attn: Bryan Kehoe – VP/Special Assets Officer
1490 Tamiami Trail
Port Charlotte, FL 33948

Re: Stillwater Companies/Jerome Stewart

Dear Mr. Kehoe:

This letter is to confirm we have engaged Jerome Stewart of Stillwater Companies on several occasions to act as a court-appointed receiver.

The cases in which Jerome acted as a receiver were complex with some difficult land use issues and uncooperative borrowers. They were handled promptly and with due recognition of the pitfalls involved. His reports have been complete and timely. The Courts had no hesitancy in naming him receiver.

We look forward to working with Jerome Stewart and Stillwater Companies in future cases.

Very truly yours,



L. Geoffrey Young

LGY:kcs