



January 1, 2017

To Whom It May Concern,

For the past 3 years and continuing forward, we at McHenry Savings Bank want you to know that we have granted Project Predict, Inc. and its principal James R. DeVuono, authorization to introduce McHenry Savings Bank as a potential construction lender for your current and future projects.

In conjunction with McHenry Savings Banks Lending Policy, Project Predict, Inc. is authorized to provide initial economic review that is submitted to McHenry Savings Bank accompanied with your related Financials including Federal and State Income Tax Returns.

If your Loan Application receives a favorable response, McHenry Savings Bank will issue its standard contingent Loan Commitment and Project Predict, Inc. will collect all required documents including but not limited to Land Purchase Agreement, Title Policy, Survey, Environmental Report, Soil Testing Results and Recommendations, Permit Availability, Owners Affidavit, Land Improvement Affidavit and supporting sub-contractor affidavits, executed sub-contractor agreements including material suppliers, Architectural and Engineering plans and specifications, Evidence of required Sewer and Water Capacity and Connections, an Appraisal and the Disbursement Escrow Agreement with the named Title Insurer.

Project Predict, Inc. is also authorized to review and approve all disbursement requests throughout the term of the Construction Loan. In accordance with our agreement, Project Predict, Inc. or James R. DeVuono are not loan brokers and shall not receive any fees from either the Bank or from the borrowers he brings to the Bank.

Sincerely,
McHENRY SAVINGS BANK

Kathleen E. Marinangel
Chief Executive Officer