

To Whom It May Concern:

My bank (KeyBank, N.A.) has been doing business with Giovanni Calle and his company A-1 for a number of years now. The relationship has been mutually beneficial and enjoyable. Giovanni brings high character, intelligence and integrity to every aspect of this relationship with KeyBank.

I look forward to increasing our business with Giovanni and his company and I would highly recommend him as an excellent business partner. Giovanni has earned his good reputation in the market place. It is gratifying to know someone like Giovanni who is dedicated to doing a good job.

Sincerely,

A handwritten signature in cursive script that reads "Greg Gregoris". The signature is written in dark ink and is positioned above the printed name and title.

Greg Gregoris  
KeyBank, N.A.