



November 1, 2006

To Whom It May Concern:

I would highly recommend the tenant representation services provided by David Zeve. When he was based in Pittsburgh, PA with his own firm, he was our exclusive real estate representative for many years. Before he relocated west, David worked on a variety of office and medical/office projects for us in Pennsylvania, Ohio and West Virginia and serviced our company with the highest level of professionalism. He always implemented a consistent process that we utilized to get the best space for the best terms and conditions.

His process was comprehensive and best served our needs without bias or conflict of interest. He helped us to define our needs and then uncover market opportunities. He provided detailed analyses of occupancy costs that were constantly updated with the status of negotiations and his scrutiny of our building choices was incomparable. He was great with his reporting and communication with us, and that enabled us to focus on our core business, allowing us to make effective decisions at key stages of each project without the burden of spending an extraordinary amount of our time on each project, as would have been the case without David's services and expertise.

For an administrative office project in the Harrisburg, PA market he worked for more than 18 months to uncover a site and identify a developer to build a new building for our regional administrative offices of approximately 70,000 SF. He managed the project, start to finish, and, after the work was completed and sent for approval, David had to start the process from the beginning when a new initiative came forth from the Board with different needs. His work helped us in identifying an acceptable site, successfully negotiating with a proven developer and best representing our interests in establishing a rental rate formula based on predefined base building construction costs, improvement allowances and other key lease terms that best protected our interests, minimizing our financial exposure and legal liability.

David's ability to maximize our leverage in negotiations helped in meeting our expansion goals, as we had numerous projects underway simultaneously, which David managed with success. His work consistently enabled us to make our most educated real estate decisions.

Please contact me if you have any questions or would like any additional information about our experience with David's effort on behalf of our company.

Sincerely,

A handwritten signature in black ink that reads "N. Timothy Guarneschelli". The signature is fluid and cursive, with the first name being the most prominent.

N. Timothy Guarneschelli
Vice President & General Counsel