

# Gutmann & Middleton Valuations Inc.

*Real Estate Appraisers & Consultants*

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March 7, 2007

Mr. Keith D. Reed  
Cooperative Business Services  
8790 Governor's Hill Drive, Suite 205  
Cincinnati, Oh 45249

Dear Mr. Reed:

## ***REFRESHING!***

That is the way I would describe the attitude of the people and business operation within your organization. Everyone in your organization is a total professional. Your staff continues to be very polite, attentive to detail and above all else, a joy to work with. As a practicing appraiser for 34 years it is certainly rewarding to be associated with your staff. Your organization never pressures us to perform services which are unreasonable or unrealistic; and our requests for information to complete our services are always met with enthusiasm and respect.

Everyone at our organization would welcome the day when other financial organizations were as enjoyable to work with as yours. In our hurried, daily, business life sometimes recognition remains overlooked for services well performed. Please accept this letter as appreciation of the friendliness and professionalism of all the people at your organization.

It is our opinion that you have set standards by which other organizations should strive to achieve. All of us hope your standards provide you with prosperous years.

Sincerely,



Mark L. Middleton, MAI, SRA  
Executive Vice President