



April 12, 2010

Re: Arthur J. Berry

To Whom It May Concern:

It is my pleasure to recommend the services of Art Berry to your institution. I have had the pleasure of observing Art's outstanding experience and performance in the areas of acting as receiver/trustee, business valuations and problem loan resolutions over the last several years.

In particular, over the last several months, Art has acted as the court appointed Receiver for a multi-million dollar townhome project in Boise, Idaho. The development was funded by a loan originated by Idaho Trust and includes three other participant banks. The receivership was originated at the request of Idaho Trust in order to affect the completion and sale of the development units. The case has required the ability to deal with outstanding litigation with contractors, vendors and homeowners associations. It has required a knowledge of the construction industry, litigation strategy, real estate development and sales, employment of contactors and engagement of real estate brokers. In every facet, Art has demonstrated a highly effective and timely style to resolve this problem credit. He has proven to be excellent at delivering meaningful updates and ample information for the lenders to make critical decisions about key points. He has also preserved his independence and understands his legal duties as established by his court appointment.

It is without reservation that I recommend Art Berry to you. I believe that it would be very difficult to find a better person to assist your institution. If you would like to discuss Art's capabilities with me in person, please feel free to contact me by telephone.

Sincerely,

Thomas Prohaska  
President  
Idaho Trust Bank

TFP:lkc

cc: Arthur J. Berry