



COLONIAL BANK

December 26, 2003

Mr. Scott Lowery
Buffalo Wild Wings
617 West Ohio Pike
Cincinnati, OH 45295

Dear Mr. Lowery,

I have found Mr. Charles Edwards of The Gainesborough Group to be a very knowledgeable and sincere individual for our construction projects. Colonial Bank has appreciated his relationship with the local permitting and zoning entities, which ensured projects are completed properly. His construction management has been very good for job completion and customer involvement.

Colonial Bank has financed projects in the past in which Mr. Edward's company was the general contractor. While he was not required to get payment and performance bonds, we found his accounting and project management reporting to be very clear in monitoring the process.

The integrity of his work and finished product is above average and has made property owners proud. The Gainesborough Group has an excellent reputation in this market for building restaurant properties—stand alone and in-line—and I would recommend their services to you.

Several of my clients are working with the company currently on new projects. I wish you the best in your expansion plans for central Florida. I know Mr. Edwards and company will do a great job for you.

Sincerely,

Alan N. Singer
Vice President/Commercial Lending

“very knowledgeable”

“integrity”

“recommend their services”