



Rumson-Fair Haven Bank & Trust Co.
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June 12, 2009

To Whom It May Concern:

When our bank decided on establishing a branch in a redeveloping business area of Asbury Park, New Jersey, we had to make a decision on the type of design for this urban branch. We are a successful, conservative bank whose main office and branches are architecturally "traditional" in style. The Asbury Park branch would be located in a newly developing market and would be a departure from our current branch locations and customer demographic. We contacted EI Associates to assist in the development of a floor plan and interior design recommendations for this office. We suggested they visit our branch officer to "get a feel" for what we would want.

Following a tour of our branches, they visited Asbury Park and talked with local business owners. As a result of their conversations and observations, they developed an understanding of the Bank's prospective customers and how the branch could be designed to be conducive to our doing business in this new market. Judi Budoff, EI's Interior Designer and a former Bank President, suggested a contemporary, bright and open design that would reflect the branch's beach location and appeal to our prospective customers. The final design subtly evokes a relaxed image of sand, waves and water and a comfortable quiet elegance. The branch is growing and has been well received by our customers.

We selected EI for this project as a result of their experience and specialization in the planning and development of financial facilities. They understood the functional and marketing requirements for this branch and provided us with creditable and firm recommendations and the information required to make prudent facility decisions. EI brought added value to our project. We also contracted with EI to provide contract administration, on the Bank's behalf, during the construction of our space.

I am extremely satisfied with the end result and would not hesitate to recommend EI without reservation to any bank considering a facility project. I would not hesitate to use them on future projects.

Sincerely,

A handwritten signature in black ink that reads 'Bob Davis' in a cursive, slightly stylized script.

Robert E. Davis, Jr.
President and CEO