



January 22, 2019

Michael Fitzgerald
5642 Jefferson Blvd
Frederick, MD 21703

To Whom It May Concern:

I am pleased to provide a reference for Michael Fitzgerald. Mike was born and raised in Washington County and has a large and diverse network of family, friends and business relationships. As Mike's banker for the past 10+ years I have had the pleasure of witnessing firsthand his growth and success. Mike began his career in real estate just prior to the Great Recession of 2008, at a time when the real estate market was collapsing, and many real estate investors were failing. Mike understood that there would be a cycle to the events and realized there would be great opportunity. Entrepreneurial spirit and self-motivation are keys to his success. He is one of the most hardworking individuals I've ever known. He is very confident in his abilities and maintains a positive attitude. It is amazing to see what he has done starting his business from scratch. United Bank has issued millions in loans to Mike and has never had an issue with repayment. A great leader is required to acknowledge their mistakes, manage setbacks and overcome adversity. Mike has seen his share and works even harder in these moments knowing that he will learn from it and become better through it.

Mike invests in this community and wants to see the area thrive. He has donated money, time and resources to numerous non-profit organizations including Habitat for Humanity, Boys and Girls Club and the local Synagogue to name a few. Mike is also one of the founding members of Hub City Real Estate Investors Association, an organization devoted to helping others learn about real estate investing and strengthening collaboration in the industry. Last but certainly not least, Michael is a loving father to his son Benjamin, finding time to balance work and life and everything that falls in between.

I am confident in my recommendation of Mike. His experience, passion and knowledge make him one of the most successful local real estate investors I have worked with. If you would like to further discuss his qualifications, please call me at 301-739-4425.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Ronald Brezler', is written over a light blue horizontal line.

Ronald Brezler
Market President
United Bank