



The Business of Banking...Done Right.

Re: Aptcor Commerical Realtors

To Whom It May Concern:

My name is Joseph Major, and I am the founder of The Victory Bank, located in Limerick, Pennsylvania. I serve as Chairman and CEO of the bank, and our specialty is serving the financial needs of small to medium-sized businesses and professional practices in Southeastern Pennsylvania.

I am writing this letter to soundly endorse the skills, experience and integrity of Alan Apt, and of Alan's firm, Aptcor Commercial Realtors. I have enjoyed the privilege of knowing Alan professionally for many years, and when we founded this bank, asked Alan to serve as a founding Director. I have seen Alan's work on behalf of many third party buyers and sellers, and have relied on his advice on matters involving commercial real estate valuations and market conditions here in the bank's trade area. Regardless of the context, without exception I have found his services to be of the highest quality, and his opinions and advice based on careful research and a thorough application of the guiding principles of commercial real estate.

In addition, I have found Alan to be dependable, professional and honest, even to a fault. He has a quick mind and is curious by nature, and is devoted to always improving his skills and knowledge through continuing education and by reading a litany of topical publications and news services.

I can endorse Alan and his firm without hesitation, and trust you will find his work to be truly exemplary.

Best Regards,

Joseph W. Major,
Chairman and CEO
The Victory Bank