



WALLACE H. BIELER
SENIOR EXECUTIVE VICE PRESIDENT
AND CHIEF FINANCIAL OFFICER

Mr. Alan Stuart Apt, CCIM, GRI
President
Aptcor Realtors
414 West Main Street
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Lansdale, PA 19446-0148

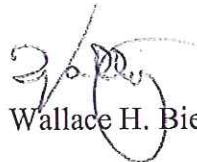
Dear Alan:

Thank you for your recent donation to Community Housing Services (CHS) in Univest's name.

We agree completely with you that CHS is a most worthy organization providing housing services to those in need in the North Penn area.

Thank you for your assistance with Univest properties and this gift was a very nice expression of appreciation.

Sincerely,



Wallace H. Bieler

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