

TOMPKINS TRUST COMPANY



March 13, 2014

Robert DiPaola
65 Windsor Street
Rochester, NY 14605

RE: Tompkins County Request for Expressions of Interest, North Cayuga Street

To Whom It May Concern:

Tompkins Trust Company and its affiliate, the Bank of Castile, has had a long and successful banking relationship, both personal and commercial with Mr. Robert DiPaola and his company, DPI Consultants, LLC. Mr. DiPaola and DPI have honored their commitments to Tompkins Trust in a prompt and timely manner.

Most recently Tompkins Trust Company, through its affiliate the Bank of Castile, provided the funding of DPI's Windsor Gate Townhome project in downtown Rochester. That project involved the design, construction, and sale of five attached single family homes in the historic Grove Place Neighborhood. Grove Place is within the Center City development zone, within a short walk to the Eastman Theater and the Eastman School of Music and other Center City amenities.

All terms and conditions of the lending agreement (mortgage) were met including timely monthly interest payments and paybacks. Mr. DiPaola provided us accurate, transparent, and thorough project documentation to support the lending agreement as well as to support monthly drawdowns as the project progressed.

I would be happy to discuss this further, with anyone from Tompkins County, without violating any confidentiality of Mr. DiPaola. Feel free to contact me below.

Sincerely,



Michael C. Cannon

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