

November 8, 2021

Re: Clarkshaw Village

To whom it may concern:

Metro Development has the ability to finance the 118-lot single family development known as Clarkshaw Village. I have known Metro Development for the past twenty years and have financed several of their projects (condo/single family/multi-family) in the past. Currently WesBanco Bank is financing a few projects for related entities of Metro Development.

This letter is not a commitment to lend but rather an expression of our interest in reviewing this transaction for a potential development loan subject to the normal underwriting criteria of WesBanco Bank, Inc.

If you have any questions please contact me at (614) 904-7043.

Sincerely

David P. Duncan

SVP & Commercial Banking Executive

WesBanco Bank, Inc.