



February 13, 2020

Re: Concord Heights

To whom it may concern:

Metro Development has the ability to finance 540 single family lots, 97 condos, and 120 garden units known as Concord Highlands. 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

A handwritten signature in blue ink, appearing to read 'D. Duncan', with a long horizontal flourish extending to the right.

David P. Duncan  
SVP & Commercial Banking Executive  
WesBanco Bank, Inc.

EXHIBIT E-9

**WesBanco Bank, Inc.**  
5690 North Hamilton Rd.  
Columbus, OH 43230-1324  
Voice: (614) 289-7990  
Fax: (614) 289-7999