

Hughes Contracting Inc

PO Box 58

Carrboro, NC 27510

ATTACHMENT A-1

Estimate

Date	Estimate #
2/10/2012	277

Name / Address
Venable Building 302 W. Weaver Street Carrboro, N.C. Window Replacement

				Project
				Association Windows
Item	Description	Cost	Qty	Total
Building Permit	Town of Carrboro Building Permit	450.00		450.00
Cleaning	Clean all windows and door. Clean all debris created on exterior and vacuum up all debris created inside	288.00		288.00
Debris Removal	Remove all debris including old windows	240.00		240.00
Demo	Take old windows out of building	2,430.00		2,430.00
Framing Materials	Materials needed to install new windows	972.00		972.00
Insulation	Draft stop around new windows	120.00		120.00
Job Misc	After speaking with the window provider we will need to break a piece of metal to cover framing around the window. This is the estimate for that	1,200.00		1,200.00
Sheet Rock Labor	Repair sheetrock returns around windows	1,620.00		1,620.00
Sheet Rock Materi...	Materials needed for repair	100.00		100.00
Paint	Paint the new returns to match interior walls	1,553.00		1,553.00
Windows & Doors	Labor to install the new windows and new front door	6,980.00		6,980.00
Windows & Doors	Window and front door cost	30,648.00		30,648.00
Electrical	Changing large florescent fixtures and other light bulbs	4,307.00		4,307.00
		Total		\$50,908.00

Phone #	Fax #	E-mail
919-563-5487	919-563-5487	hughescontractinginc@mebtel.net

WARREN - HAY

Mechanical Contractors Inc.

Heating and Air Conditioning
 P.O. Box 818 • Hillsborough, NC 27278
 919-732-4362

February 20, 2012

Sophie Piesse

Re: 302 Weaver St office

This proposal is for labor and material to replace the existing gas furnace, AC unit and duct system that conditions the second floor with a new Trane XR15 three ton heat pump and XT80 80% gas furnace with a high efficiency ECM indoor fan motor making the system dual fuel with the heat pump as primary heat and the gas furnace as secondary. The new system will have a Honeywell HZ432 zone control to divide the system into four zones each with its own thermostat. The installation will include.

- Removal of the old equipment and duct system
- A new sealed and insulated duct system set up for the four zones
- Four Honeywell Focus Pro 6000 programmable thermostats
- New refrigerant lines
- PVC venting for the furnace
- Precast equipment pad
- All high voltage wiring reconnects
- All control wiring
- Spacegard high efficiency media air filter
- Mechanical permit and inspection

Total for second floor system \$10,500.00

Option for first floor system:

The equipment and specifications will be the same for the first floor system except I have priced the zone system as a separate line item because at this time I do not know if the zoning can be installed to give the desired results.

Total for the first floor furnace and heat pump \$7,700.00

Add \$2,100.00 for the zone system

Deduct \$500.00 from either system to use a Trane XR15 straight AC unit in place of the heat pump

Thank you for allowing us the opportunity to quote this job for you. Please contact me if you have any questions.

Sincerely,
Johnny Clayton
 Residential Estimator

ACCEPTANCE OF PROPOSAL: The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Signature: _____ Date: _____

NOTE: UPGRADE TO 95% EFF FURNACES ADD \$1050
 SEE ATTACHED.

Move to inbox

More

COMPOSE

Johnny Clayton

Feb 20 (2 days ago)

Hi Sophie

Here is a new proposal with Trane XR15 heat pumps and XT80 gas furnaces. These systems will give you a true 15SEER at a much better price than the XL16i 16 SEER systems. If you go with the dual fuel option then I would recommend staying with the 80% gas furnaces since they are secondary heat an will not run that much. If you want to upgrade the furnaces to the Trane XT95 95% efficient models it would cost \$525.00 each.

The reason I recommended the 80% furnaces is that the 90% or 95% furnaces are condensing furnaces and have a condensate drain that runs water while they are operating. In an attic situation you have the potential for the drains to freeze up causing the units to shut down. Let me know if you need anything else.

Thanks,
Johnny

From: spiesse@gmail.com [mailto:spiesse@gmail.com] **On Behalf Of** Sophie Piesse

Sent: Sunday, February 19, 2012 2:31 PM

To: Johnny Clayton

Subject: Re: Advice



Piesse, Sophie new office Feb 20th revision.doc

31K View Download

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A RESOLUTION APPROVING A LOAN FROM THE
WISE ENERGY EFFICIENCY REVOLVING LOAN FUND
FOR SOPHIE PIESSE ARCHITECT, PA.
Draft Resolution No. 108/2011-12

WHEREAS, The Town of Carrboro established a revolving loan fund for commercial properties to implement energy conservation measures and to encourage energy conservation throughout the community; and

WHEREAS, the fund now has \$70,000.00 available to be loaned to applicants with viable projects; and

WHEREAS, the Sophie Piesse Architect, PA., has made an application to the Town and complied with the program requirements including submission of a credit report and an energy assessment of the structure located at 302 West Weaver Street Suite F; and

WHEREAS, the applicant is requesting a loan in the amount of \$9,000.00 to be paid back over a 10 year period at a 3% interest rate and secured with a lien against the real property identified in the County tax records as PIN #9778-76-7579.006; and

WHEREAS, the Town ECD Staff and consultant, Clean Energy Solutions, have reviewed the application and financial information and found it to be complete; and

WHEREAS, the proposed energy conservation measures will result in a 49% reduction in the energy consumption for the structure which exceeds the minimum program requirement of 15%; and

WHEREAS, the Economic Sustainability Commission has reviewed the application and recommends a loan amount of \$7000.00, (which is 80% of the 1/8th allocated project cost for one unit) with the terms of 10 year and 3% interest; and

NOW THEREFORE, THE CARRBORO MAYOR AND BOARD OF ALDERMEN RESOLVES THAT:

A loan is awarded from the WISE Energy Efficiency Revolving Loan Fund to Sophie Piesse Architect, PA., in the amount of \$7,000.00 with a loan term of 10 years at 3% interest rate, secured with a lien against real property described above.

The foregoing resolution having been fully executed on March 20, 2012 by the Carrboro Board of Aldermen is hereby approved.

WISE Program
Energy Efficiency Revolving Loan Program
Worksheet

Applicant: Sophie Piesse Architect, PA
302 West Weaver Street Suite F
Carrboro, NC 27510

Loan Amount
Requested: \$9000.00

Project Cost: \$8,750.00 (1/8 of estimated cost \$70,000)

Recommended
Loan Amount \$7,000.00 (80% funding of project cost)

Value of Real Estate
Appraised Value \$82,000.00
Tax Value

Outstanding Loan(s) \$60,750.00

Estimated Equity \$21,250.00

Average Credit Score Rating 784

ESC recommended loan amount of \$7,00000 at 10 years amortization and a 3% interest rate would result in a \$ 67.61 monthly payment.

February 18, 2012

Town of Carrboro
EERLF Loan Program

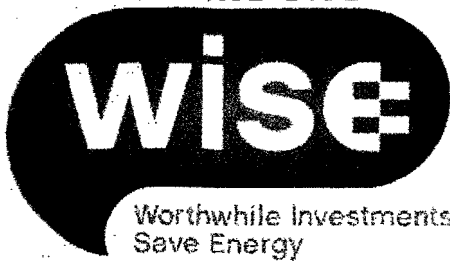
To Whom It May Concern:

Sophie Piesse Architect, PA is the tenant of suite F at 302 W Weaver Street, Carrboro and is applying for the EERLF loan program with all the businesses at 302. As owners of Suite F, Sophie Piesse and Robert Joyner, Jr also guarantee the loan in the case that Sophie Piesse Architect, PA defaults. The unit appraised in January 2012 for \$82,000. The current loan is for \$60,750 so the equity in the buiding can provide collateral for the company's portion of the loan. There is also a letter attached from the RBC bank , who hold all the business and personal accounts, reinforcing our excellent candidacy for the loan.

Sincerely,

Handwritten signatures of Sophie Piesse and Robert N. Joyner, Jr. The signature on the left is 'Sophie Piesse' and the signature on the right is 'Robert N. Joyner, Jr'.

Sophie Piesse and Robert N. Joyner, Jr



Carrboro WISE Homes & Buildings Energy Efficiency Revolving Loan Fund Application

INSTRUCTIONS | Please read the Energy Efficiency Revolving Loan Description and Criteria before completing this application. It is important that you fill out all sections of this application completely. Questions regarding this application or the application process should be directed to the Town's Economic and Community Development Director or the Energy Efficiency Coordinator.

NAME OF APPLICANT: SOPHIE PIESSE ARCHITECT, PA DATE: 02/17/12

OF YEARS IN OPERATION: 6+ (circle one) CORPORATION PARTNERSHIP SOLE PROPRIETORSHIP

EMPLOYER ID #: 204050078 PRIVILEGE LICENSE #: 600563270

ADDRESS OF APPLICANT: 302 W WEAVER STREET, SUITE F CARRBORO NC 27510

ADDRESS OF PROJECT (IF DIFFERENT FROM ABOVE): _____

PHONE NUMBER: 919 932 6454 CONTACT PERSON: SOPHIE PIESSE, PRINCIPAL
(Name and Position)

AMOUNT OF LOAN REQUEST: \$9000 TERM LENGTH REQUESTED: 10 YEARS

TOTAL FOR ALL BUSINESSES AT 302 IS ~~\$70,000~~ 63,000

BUSINESS OVERVIEW: BRIEFLY DESCRIBE THE FOLLOWING ASPECTS OF YOUR BUSINESS/ PROPERTY. (You may attach separate sheets or provide a written history and description of your business if you wish.)

WHAT TYPE OF BUSINESS DO YOU OWN? RESIDENTIAL ARCHITECTURE ; NEW HOMES, RENOVATIONS, SUSTAINABLE DESIGN.

HOW WILL THE PROJECT AFFECT YOUR COMPANY? EXAMPLE TO MY CLIENTS OF ENERGY UPGRADES LOWER MONTHLY BILLS ALLOW OPPORTUNITIES TO USE MONEY TO REINVEST IN PROPERTY. MORE COMFORTABLE & SAFE OFFICES LEAD TO BETTER PRODUCTIVITY

AGE OF BUILDING (YR. BUILT): 1986 TOTAL SQUARE FEET OF BUILDING: 3600 # OF OCCUPANTS: 8

DO YOU PLAN TO MOVE? (Y/N) NO

PRIMARY HEATING FUEL: GAS PRIMARY SERVICE UTILITY: PSNC/DUKE

IF YOU ARE LEASING, DESCRIBE THE TERMS OF YOUR LEASE (RENT AND LENGTH OF LEASE) and PROVIDE A COPY OF YOUR CURRENT LEASE: \$575 per month + Association FEES (\$150) 5 YR LEASE

DESCRIBE HOW THIS PROJECT WILL FIT WITHIN THE CONSTRAINTS OF YOUR LEASE: OWNER OCCUPIED THE LEASE DESCRIBES SPA WILL COVER UPGRADES AND CAN COVER THESE EXPENSES. THE CORPORATION CAN ALSO TAKE ADVANTAGE OF OTHER TAX CREDITS.



PROJECT DESCRIPTION AND COSTS: BRIEFLY DESCRIBE THE FOLLOWING ASPECTS OF YOUR PROJECT. (You may attach separate sheets/ spreadsheets for costs if you wish.)

** To be provided with assistance of energy auditor/ contractor

DESCRIBE THE PROJECT, EMPHASIZING ENERGY EFFICIENCY FEATURES: REPLACE ORIGINAL (231R OLD) FURNACES & AC UNITS (ONE AC UNIT FROM 2006 BUT HAD NO SERVICING), REPLACE LIGHT FIXTURES WITH ENERGY EFFICIENT MODELS, AXCEL UNNECESSARY FLOOD LIGHT, NEW HVAC TO BE ZONED & CONTROLLED WITH PROGRAMMABLE THERMOSTATS, REPLACE ALL WINDOW & DOORS WITH DOUBLE PANELED, INSULATED, LOW E UNITS THAT FIT THE OPENINGS

** LIST EQUIPMENT PURCHASED (INCLUDE RATED ANNUAL ENERGY CONSUMPTION AND MODEL #'S) TRANE XR15 3 TON HEAT PUMPS & (2) XV95 VARIABLE SPEED 95% GAS FURNACE, HONEYWELL #2432 ZONE CONTROL, VISION PRO8000 PROGRAMMABLE THERMOSTATS

** LIST REMOVED/ REPLACED EQUIPMENT (INCLUDE MODEL #'S): TRANE BLH-125-F96040 12KBTU OUTPUT, 1988 VINTAGE TRANE BTD-760, 2006-VINTAGE GOODMAN CKL-60-1C

** DO YOU PLAN TO UTILIZE ANY OTHER UTILITY INCENTIVES (ie. Duke Energy or PSNC)? PLEASE DESCRIBE: YES, IF POSSIBLE. ENERGY EFFICIENT COMMERCIAL BLDGS TAX DEDUCTION, DUKE ENERGY NON RESIDENTIAL ENERGY EFFICIENCY REBATE PROGRAM, PSNC ENERGY EFFICIENT APPLIANCE REBATE PROGRAM

** WILL OTHER IMPROVEMENTS OCCUR AT THE SAME TIME AS THE ENERGY EFFICIENCY PROJECT? IF SO, PLEASE DESCRIBE: NOT THE WHOLE BUILDING. SUITE F IS HAVING COSMETIC UPGRADE FOR MOVE IN. (JOPHIE PIESSE ARCHITECT, PA) THIS IS SEPARATE FROM THIS APPLICATION.

** PROVIDE ITEMIZED COST ESTIMATES FOR THE PROJECT, INCLUDING ESTIMATES FROM A CONTRACTOR, MAKING SURE TO SEGREGATE ENERGY EFFICIENCY COSTS FROM OTHER IMPROVEMENTS:

SEE ATTACHED (ENTIRE ESTIMATES ARE FOR ENERGY UPGRADE)

** PROVIDE AN ESTIMATE OF THE SIMPLE PAYBACK FOR THE ENERGY EFFICIENCY MEASURES YOU WILL PURSUE WITH THESE FUNDS: ATTACHED

** PROVIDE A 12-MONTH CASH FLOW PROJECTION, INCLUDING ENERGY SAVINGS AND LOAN REPAYMENTS: _____

** EXPECTED ANNUAL ENERGY SAVINGS, AS A % REDUCTION FROM THE BASELINE (previous 12 months of energy bills): 49%

** EXPECTED ANNUAL COST SAVINGS FROM THE INSTALLED ENERGY EFFICIENCY MEASURES: \$1030

** EXPECTED kWhs SAVED PER YEAR FOR INSTALLED MEASURES: 8,000 kWhs

** EXPECTED % SAVINGS kWh OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: 25%

** EXPECTED THERMS SAVED PER YEAR FOR INSTALLED MEASURES: 550 Therms

** EXPECTED % SAVINGS THERMS OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: 89%



** EXPECTED GALLONS SAVED PER YEAR (heating oil/ propane/ LPG) FOR INSTALLED MEASURES: — B-4

** EXPECTED % SAVINGS GALLONS OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: —

** ESTIMATED TOTAL LABOR HOURS FOR AUDIT AND RETROFIT INSTALLATION: —

OTHER REQUIRED INFORMATION

PLEASE PROVIDE 12 MONTHS OF PAST UTILITY BILLS FOR YOUR BUSINESS.

PLEASE PROVIDE A RECENT (ie. within last 90 days) CREDIT REPORT. /

DO YOU AGREE TO MAKE ALL RELEVANT DOCUMENTS AVAILABLE ON REQUEST? (Y/N) YES

DO YOU AGREE TO PROVIDE 36 MONTHS OF UTILITY DATA AFTER THE PROJECT IS COMPLETED? (Y/N) YES

DO YOU UNDERSTAND THAT THE EERLF LOAN WILL BE SECURED BY A NOTE ON EQUIPMENT? (Y/N) YES

HAVE THE APPLICANT FIRM OR ANY OWNER OF MORE THAN 20% OF THE BUSINESS FILED FOR BANKRUPTCY OR PROTECTION FROM CREDITORS? (Y/N) NO ; IF YES, PROVIDE DETAILS: —

THE TOWN MAY AUDIT/ INSPECT APPLICANT'S FINANCIAL RECORDS UPON REQUEST IF LOAN BECOMES PAST DUE.
(please initial) YJS

DO YOU AGREE TO PROVIDE A WAIVER OF LIEN IF A TENANT AND NOT A BUILDING OWNER? (Y/N) YES

IF THE BUSINESS CLOSES OR RELOCATES, THE LOAN RECIPIENT IS RESPONSIBLE FOR FULL REPAYMENT OF THE LOAN.
(please initial) YJS

HOW DID YOU HEAR ABOUT CARRBORO'S EERLF PROGRAM? BOARD OF ALDERMAN, MICHELE JOHNSON

WHAT MOTIVATED YOU TO APPLY FOR A CARRBORO EERLF LOAN? WE NEED TO DO THESE UPGRADES
2 THE LOAN PROVIDED US A WAY TO DO IN ALL TOGETHER & AFFORDABLY.

AS SOPHIE PIESSE (title) OF SOPHIE PIESSE ARCHITECT

I CERTIFY THAT THE INFORMATION PROVIDED IN THIS APPLICATION AND IN DOCUMENTS AND EXHIBITS PROVIDED IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. I FURTHER COMMIT TO THE FOLLOWING ACTIONS, AS DESCRIBED MORE FULLY IN THE PROJECT APPLICATION:

- A. UNDERTAKE AND CARRY OUT THE PROJECT AS DESCRIBED IN THE PROJECT APPLICATION, AND DOCUMENTS AND EXHIBITS PROVIDED,
- B. PROVIDE THE TOWN WITH NECESSARY INFORMATION FOR COMPLETING REQUIRED REPORTS,
- C. MAKE ALL RELEVANT RECORDS AVAILABLE TO TOWN AND ITS PARTNERS UPON REQUEST,
- D. BEGIN PROJECT ACTIVITIES ONLY FOLLOWING EXECUTION OF A LEGALLY BINDING COMMITMENT BETWEEN THE TOWN AND THE APPLICANT AND THE RELEASE OF OTHER CONDITIONS, IF ANY, PLACED ON THE LOAN BY THE TOWN OF CARRBORO,
- E. COMPLETE PROJECT ACTIVITIES NO LATER THAN JULY, 2012
- F. (OPTIONAL) SECURE AND OBTAIN ADDITIONAL LOAN FUNDS IN THE AMOUNT OF \$ DEPENDS ON EERLF AS DESCRIBED IN THIS APPLICATION, AND LOAN
- G. (OPTIONAL) PROVIDE \$ AS NECESSARY IN EQUITY FROM THE APPLICANT'S OWN RESOURCES FOR THE PROJECT AND COVER ANY COST OVERRUNS IN THE PROJECT FROM APPLICANTS OWN RESOURCES.



PARTNERSHIP AND SOLE PROPRIETORSHIPS

CORPORATIONS

SIGNED: _____

SOPHIE PIESSE ARCHITECT, PA
(Name)

TITLE: _____

BY: *[Signature]*
(President)

DATE: _____

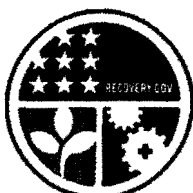
ATTEST: _____
(Secretary)

(SEAL)

DATE: 2/17/12

BELOW PLEASE LIST ALL OF THE FOLLOWING: ANY OWNER OF 20% OR MORE OF A CORPORATION AND ALL OFFICERS OF THE CORPORATION; ALL PARTNERS; THE SOLE PROPRIETOR.

<u>SOPHIE PIESSE, PRINCIPAL</u>	<u><i>[Signature]</i></u>	<u>100</u>
Print Name & Title	Signature	% owned
_____	_____	_____
Print Name & Title	Signature	% owned
_____	_____	_____
Print Name & Title	Signature	% owned
_____	_____	_____
Print Name & Title	Signature	% owned
_____	_____	_____
Print Name & Title	Signature	% owned
_____	_____	_____



A RESOLUTION APPROVING A LOAN FROM THE
WISE ENERGY EFFICIENCY REVOLVING LOAN FUND
FOR LLBRADLEY PROPERTIES, LLC.
Draft Resolution No. 109/2011-12

WHEREAS, The Town of Carrboro established a revolving loan fund for commercial properties to implement energy conservation measures and to encourage energy conservation throughout the community; and

WHEREAS, the fund now has \$70,000.00 available to be loaned to applicants with viable projects; and

WHEREAS, the LBBradley Properties, LLC., has made an application to the Town and complied with the program requirements including submission of a credit report and an energy assessment of the structure located at 302 West Weaver Street Suite E; and

WHEREAS, the applicant is requesting a loan in the amount of \$9,000.00 to be paid back over a 10 year period at a 3% interest rate and secured with a lien against the real property identified in the County tax records as PIN #9778-76-7579.005; and

WHEREAS, the Town ECD Staff and consultant, Clean Energy Solutions, have reviewed the application and financial information and found it to be complete; and

WHEREAS, the proposed energy conservation measures will result in a 49% reduction in the energy consumption for the structure which exceeds the minimum program requirement of 15%; and

WHEREAS, the Economic Sustainability Commission has reviewed the application and recommends a loan amount of \$7000.00, (which is 80% of the 1/8th allocated project cost for one unit) with the terms of 10 year and 3% interest; and

NOW THEREFORE, THE CARRBORO MAYOR AND BOARD OF ALDERMEN RESOLVES THAT:

A loan is awarded from the WISE Energy Efficiency Revolving Loan Fund to LBBradley Properties, LLC., in the amount of \$7,000.00 with a loan term of 10 years at 3% interest rate, secured with a lien against real property described above.

The foregoing resolution having been fully executed on March 20, 2012 by the Carrboro Board of Aldermen is hereby approved.

WISE Program
Energy Efficiency Revolving Loan Program
Worksheet

Applicant: LBBradley Properties, LLC
302 West Weaver Street Suite E
Carrboro, NC 27510

Loan Amount
Requested: \$9000.00

Project Cost: \$8,750.00 (1/8 of estimated cost \$70,000)

Recommended
Loan Amount \$7,000.00 (80% funding of project cost)

Value of Real Estate
Appraised Value
Tax Value \$83,029.00

Outstanding Loan(s) \$61,000.00

Estimated Equity \$22,029.00

Average Credit Score Rating 778

ESC recommended loan amount of \$7,000.00 at 10 years amortization and a 3% interest rate would result in a \$67.61 monthly payment.

LBBradley Properties, LLC
302 W Weaver St. Suite E
Carrboro NC, 27510
919-619-1890

February 12, 2012

Wise Loan Application

To Whom It May Concern:

From: Lauren Bradley

LBBradley Properties, LLC is the tenant of suite E in the Venable Building at 302 W Weaver Street, Carrboro and, in conjunction with two other owners of the building, is applying for the Wise Loan in the amount of \$9000.00.

The following materials are included in support of the Wise Program application:

- Application
- Promissory note for office space and reference letter from Lendor
- Bank Statement showing funds to cover additional expenses
- Personal guarantee that I, Lauren Bradley, can personally assume the loan if LBBradley Properties, LLC defaults.
- Personal credit score

Please note that this applicant's bank, Wells Fargo, stated that it no longer provides letters of reference for customers. For this reason, bank statements from two checking accounts for the past six months, as well as, a recent bank summary for the two checking accounts, an additional banking account and money market account for this applicant are included.

Please feel free to contact me with any additional questions.


Lauren Bradley

Carrboro WISE Homes & Buildings Energy Efficiency Revolving Loan Fund Application

INSTRUCTIONS | Please read the Energy Efficiency Revolving Loan Description and Criteria before completing this application. It is important that you fill out all sections of this application completely. Questions regarding this application or the application process should be directed to the Town's Economic and Community Development Director or the Energy Efficiency Coordinator.

NAME OF APPLICANT: LB Bradley Properties, LLC DATE: 2.12.12

OF YEARS IN OPERATION: 2 (circle one) CORPORATION PARTNERSHIP SOLE PROPRIETORSHIP

EMPLOYER ID #: 27-0886392 PRIVILEGE LICENSE #: 200002129138

ADDRESS OF APPLICANT: 302 W Weaver St E Carrboro NC 27570

ADDRESS OF PROJECT (IF DIFFERENT FROM ABOVE): -

PHONE NUMBER: 919.619.1890 CONTACT PERSON: Lawen Bradley
(Name and Position)

AMOUNT OF LOAN REQUEST: \$63,000 Total TERM LENGTH REQUESTED: 10 years
This part = \$57,500 + \$9000.00

BUSINESS OVERVIEW: BRIEFLY DESCRIBE THE FOLLOWING ASPECTS OF YOUR BUSINESS/ PROPERTY. (You may attach separate sheets or provide a written history and description of your business if you wish.)

WHAT TYPE OF BUSINESS DO YOU OWN? Private therapy practice, psychotherapy,
massage therapy

HOW WILL THE PROJECT AFFECT YOUR COMPANY? HVAC system and windows, lower
monthly bills, more comfortable with regulated temperatures,
safety of windows

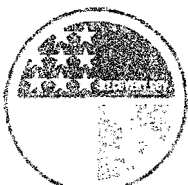
AGE OF BUILDING (YR. BUILT): 1986 TOTAL SQUARE FEET OF BUILDING: 3600 # OF OCCUPANTS: 8

DO YOU PLAN TO MOVE? (Y/N) N

PRIMARY HEATING FUEL: Gas PRIMARY SERVICE UTILITY: PS&T Duke

IF YOU ARE LEASING, DESCRIBE THE TERMS OF YOUR LEASE (RENT AND LENGTH OF LEASE) and PROVIDE A COPY OF YOUR CURRENT LEASE: \$254.17 /mth. plus allocation fees of \$150 /mth
term of 30 yr.

DESCRIBE HOW THIS PROJECT WILL FIT WITHIN THE CONSTRAINTS OF YOUR LEASE: Owner occupied
and can cover these expenses



PROJECT DESCRIPTION AND COSTS: BRIEFLY DESCRIBE THE FOLLOWING ASPECTS OF YOUR PROJECT. (You may attach separate sheets/ spreadsheets for costs if you wish.)

** To be provided with assistance of energy auditor/ contractor

DESCRIBE THE PROJECT, EMPHASIZING ENERGY EFFICIENCY FEATURES: REPLACE ORIGINAL (231R OLD) FURNACES & AC UNITS (ONE AC UNIT FROM 2006 BUT HAD NO SERVICING). REPLACE LIGHT FIXTURES WITH ENERGY EFFICIENT MODELS, CANCEL UNNECESSARY FLOOD LIGHT. NEW HVAC TO BE ZONED & CONTROLLED WITH PROGRAMMABLE THERMOSTATS. REPLACE ALL WINDOW & DOORS WITH DOUBLE PANELED, INSULATED, LOW E UNITS THAT FIT THE OPENINGS

** LIST EQUIPMENT PURCHASED (INCLUDE RATED ANNUAL ENERGY CONSUMPTION AND MODEL #'S): TRANE XR15 3 TON HEAT PUMPS & (2) XV95 VARIABLE SPEED 95% GAS FURNACE. HONEYWELL #2432 ZONE CONTROL VISION PRO8000 PROGRAMMABLE THERMOSTATS

** LIST REMOVED/ REPLACED EQUIPMENT (INCLUDE MODEL #'S): TRANE BLH-125-F960LO 12KBTU OUTPUT. 1988 VINTAGE TRANE BTU-760, 2006-VINTAGE GOODMAN CKL-60-1L

** DO YOU PLAN TO UTILIZE ANY OTHER UTILITY INCENTIVES (ie. Duke Energy or PSNC)? PLEASE DESCRIBE: YES, IF POSSIBLE. ENERGY EFFICIENT COMMERCIAL BLDGS TAX DEDUCTION, DUKE ENERGY NON RESIDENTIAL ENERGY EFFICIENCY REBATE PROGRAM, PSNC ENERGY EFFICIENT APPLIANCE REBATE PROGRAM

** WILL OTHER IMPROVEMENTS OCCUR AT THE SAME TIME AS THE ENERGY EFFICIENCY PROJECT? IF SO, PLEASE DESCRIBE: NOT THE WHOLE BUILDING. SUITE F IS HAVING COSMETIC UPGRADE FOR MOVE IN. (JOPHIE PIESSE ARCHITECT, PA) THIS IS SEPARATE FROM THIS APPLICATION.

** PROVIDE ITEMIZED COST ESTIMATES FOR THE PROJECT, INCLUDING ESTIMATES FROM A CONTRACTOR, MAKING SURE TO SEGREGATE ENERGY EFFICIENCY COSTS FROM OTHER IMPROVEMENTS: SEE ATTACHED (ENTIRE ESTIMATES ARE FOR ENERGY UPGRADE)

** PROVIDE AN ESTIMATE OF THE SIMPLE PAYBACK FOR THE ENERGY EFFICIENCY MEASURES YOU WILL PURSUE WITH THESE FUNDS: ATTACHED

** PROVIDE A 12-MONTH CASH FLOW PROJECTION, INCLUDING ENERGY SAVINGS AND LOAN REPAYMENTS: _____

** EXPECTED ANNUAL ENERGY SAVINGS, AS A % REDUCTION FROM THE BASELINE (previous 12 months of energy bills): 49%

** EXPECTED ANNUAL COST SAVINGS FROM THE INSTALLED ENERGY EFFICIENCY MEASURES: \$1030

** EXPECTED kWhs SAVED PER YEAR FOR INSTALLED MEASURES: 3,000 KWHs

** EXPECTED % SAVINGS kWh OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: 25%

** EXPECTED THERMS SAVED PER YEAR FOR INSTALLED MEASURES: 550 Therms

** EXPECTED % SAVINGS THERMS OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: 87%



** EXPECTED GALLONS SAVED PER YEAR (heating oil/ propane/ LPG) FOR INSTALLED MEASURES:

** EXPECTED % SAVINGS GALLONS OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES:

** ESTIMATED TOTAL LABOR HOURS FOR AUDIT AND RETROFIT INSTALLATION:

OTHER REQUIRED INFORMATION

PLEASE PROVIDE 12 MONTHS OF PAST UTILITY BILLS FOR YOUR BUSINESS.

PLEASE PROVIDE A RECENT (ie. within last 90 days) CREDIT REPORT.

DO YOU AGREE TO MAKE ALL RELEVANT DOCUMENTS AVAILABLE ON REQUEST? (Y/N) Y

DO YOU AGREE TO PROVIDE 36 MONTHS OF UTILITY DATA AFTER THE PROJECT IS COMPLETED? (Y/N) Y

DO YOU UNDERSTAND THAT THE EERLF LOAN WILL BE SECURED BY A NOTE ON EQUIPMENT? (Y/N) Y

HAVE THE APPLICANT FIRM OR ANY OWNER OF MORE THAN 20% OF THE BUSINESS FILED FOR BANKRUPTCY OR PROTECTION FROM CREDITORS? (Y/N) N ; IF YES, PROVIDE DETAILS:

THE TOWN MAY AUDIT/ INSPECT APPLICANT'S FINANCIAL RECORDS UPON REQUEST IF LOAN BECOMES PAST DUE.
(please initial) LB

DO YOU AGREE TO PROVIDE A WAIVER OF LIEN IF A TENANT AND NOT A BUILDING OWNER? (Y/N) Y

IF THE BUSINESS CLOSES OR RELOCATES, THE LOAN RECIPIENT IS RESPONSIBLE FOR FULL REPAYMENT OF THE LOAN.
(please initial) LB

HOW DID YOU HEAR ABOUT CARRBORO'S EERLF PROGRAM? Board of Aldermen, Michelle Johnson

WHAT MOTIVATED YOU TO APPLY FOR A CARRBORO EERLF LOAN? To help improve the energy efficiency of the building

AS Laura Bradley (title) OF LB Bradley Properties
I CERTIFY THAT THE INFORMATION PROVIDED IN THIS APPLICATION AND IN DOCUMENTS AND EXHIBITS PROVIDED IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. I FURTHER COMMIT TO THE FOLLOWING ACTIONS, AS DESCRIBED MORE FULLY IN THE PROJECT APPLICATION:

- A. UNDERTAKE AND CARRY OUT THE PROJECT AS DESCRIBED IN THE PROJECT APPLICATION, AND DOCUMENTS AND EXHIBITS PROVIDED,
- B. PROVIDE THE TOWN WITH NECESSARY INFORMATION FOR COMPLETING REQUIRED REPORTS,
- C. MAKE ALL RELEVANT RECORDS AVAILABLE TO TOWN AND ITS PARTNERS UPON REQUEST,
- D. BEGIN PROJECT ACTIVITIES ONLY FOLLOWING EXECUTION OF A LEGALLY BINDING COMMITMENT BETWEEN THE TOWN AND THE APPLICANT AND THE RELEASE OF OTHER CONDITIONS, IF ANY, PLACED ON THE LOAN BY THE TOWN OF CARRBORO,
- E. COMPLETE PROJECT ACTIVITIES NO LATER THAN July 31, 2012,
- F. (OPTIONAL) SECURE AND OBTAIN ADDITIONAL LOAN FUNDS IN THE AMOUNT OF \$ AS DESCRIBED IN THIS APPLICATION, AND
- G. (OPTIONAL) PROVIDE \$ IN EQUITY FROM THE APPLICANT'S OWN RESOURCES FOR THE PROJECT AND COVER ANY COST OVERRUNS IN THE PROJECT FROM APPLICANTS OWN RESOURCES.



Handwritten signature or mark

MY FIRM IS COMMITTED TO UNDERTAKE THIS PROJECT, AND BUT FOR THE PROVISION OF THE EERLF ASSISTANCE, THIS PROJECT WILL NOT BE UNDERTAKEN:

PARTNERSHIP AND SOLE PROPRIETORSHIPS

CORPORATIONS

SIGNED: _____

18 Brandy Properties LLC
(Name)

TITLE: _____

BY: [Signature]
(President)

DATE: _____

ATTEST: _____
(Secretary)

(SEAL)

DATE: 2-12-12

BELOW PLEASE LIST ALL OF THE FOLLOWING: ANY OWNER OF 20% OR MORE OF A CORPORATION AND ALL OFFICERS OF THE CORPORATION; ALL PARTNERS; THE SOLE PROPRIETOR.

<u>James Brandy, Principal</u>	<u>[Signature]</u>	<u>100</u>
Print Name & Title	Signature	% owned

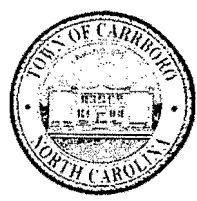
_____	_____	_____
Print Name & Title	Signature	% owned

_____	_____	_____
Print Name & Title	Signature	% owned

_____	_____	_____
Print Name & Title	Signature	% owned

_____	_____	_____
Print Name & Title	Signature	% owned

_____	_____	_____
Print Name & Title	Signature	% owned



James M. Brittain, DMD
2711 Randolph Rd Suite 201
Charlotte, NC 28207
704-376-9734

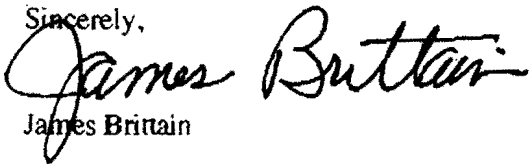
February 20, 2012

To Whom It May Concern:

In September 2009 I entered into a financial agreement with LBBradley Properties, LLC in which I loaned the \$81,000 for the purchase of Suite E in the Venable Building at 302 West Weaver St in Carrboro, NC with interest at a rate of 5%. The current balance is \$61,000 owed and monthly payments are for \$254.17. These payments have always been in full and on time.

If you have any questions feel free to contact me.

Sincerely,

A handwritten signature in black ink that reads "James Brittain". The signature is written in a cursive, flowing style. The first name "James" is written with a large, prominent "J" that loops around the first few letters. The last name "Brittain" is written in a similar cursive style, with the "B" being particularly large and stylized. The signature is positioned above the printed name "James Brittain".

James Brittain

A RESOLUTION APPROVING A LOAN FROM THE
WISE ENERGY EFFICIENCY REVOLVING LOAN FUND
FOR DISPUTE SETTLEMENT CENTER, INC.
Resolution No. 110/2011-12

WHEREAS, The Town of Carrboro established a revolving loan fund for commercial properties to implement energy conservation measures and to encourage energy conservation throughout the community; and

WHEREAS, the fund now has \$70,000.00 available to be loaned to applicants with viable projects; and

WHEREAS, the Dispute Settlement Center, Inc., has made an application to the Town and complied with the program requirements including submission of a credit report and an energy assessment of the structure located at 302 West Weaver Street Suites A, B, C, D, and H; and

WHEREAS, the applicant is requesting a loan in the amount of \$45,000.00 to be paid back over a 10 year period at a 3% interest rate and secured with a lien against the real property identified in the County tax records as PIN #9778-76-7579.008; and

WHEREAS, the Town ECD Staff and consultant, Clean Energy Solutions, have reviewed the application and financial information and found it to be complete; and

WHEREAS, the proposed energy conservation measures will result in a 49% reduction in the energy consumption for the structure which exceeds the minimum program requirement of 15%; and

WHEREAS, the Economic Sustainability Commission has reviewed the application and recommends a loan amount of \$35,000.00, (which is 80% of the 5/8^{ths} allocated project cost for one unit) with the terms of 10 year and 3% interest; and

NOW THEREFORE, THE CARRBORO MAYOR AND BOARD OF ALDERMEN RESOLVES THAT:

A loan is awarded from the WISE Energy Efficiency Revolving Loan Fund to Dispute Settlement Center, Inc., in the amount of \$35,000.00 with a loan term of 10 years at 3% interest rate, secured with a lien against real property described above.

The foregoing resolution having been fully executed on March 20, 2012 by the Carrboro Board of Aldermen is hereby approved.

WISE Program
Energy Efficiency Revolving Loan Program
Worksheet

Applicant: Dispute Settlement Center
302 West Weaver Street
Suites A, B,C,D, and H
Carrboro, NC 27510

Loan Amount
Requested: \$45,000.00

Project Cost: \$43,750.00 (5/8's of estimated \$70,000 project cost)

Recommended
Loan Amount \$35,000.00 (80% funding of project cost)

Value of Real Estate
Appraised Value \$410,000.00 (extrapolated from Piesse recent appraisal)
Tax Value Exempt

Outstanding Loan(s) n/a

Estimated Equity \$410,000.00

Average Credit Score Rating n/a

****Applicant submitted financial report audit which indicate a financially stable organization with a healthy fund balance.**

ESC recommended loan amount of \$35,000.00 at 10 years amortization and a 3% interest rate would result in a \$338.06 monthly payment.

February 29, 2012

To whom it may concern
WISE Loan Application

From: Frances Henderson, Executive Director
fhenderson@disputesettlement.org

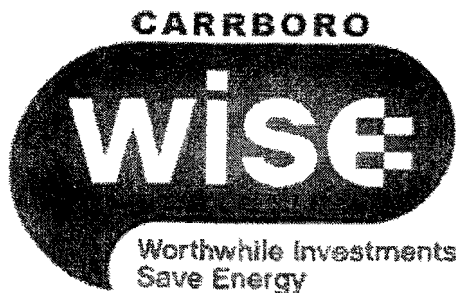
The Dispute Settlement Center, Inc. owns suites A, B, C, D, and H in the Venable Building at 302 West Weaver Street, Carrboro, with no liens or mortgages against them.

In support of our application for a WISE Program loan in the amount of \$45,000 for much-needed energy efficiency upgrades to the Venable Building in collaboration with the other owners, I am attaching:

- Our application
- Our annual audit for the period ending June 30, 2011
- Our balance sheet for the period ending December 31, 2011
- A bank reference letter from RBC
- An annual report on our activities

Please let me know if more information is required.

Frances Henderson



Carrboro WISE Homes & Buildings Energy Efficiency Revolving Loan Fund Application

INSTRUCTIONS | Please read the Energy Efficiency Revolving Loan Description and Criteria before completing this application. It is important that you fill out all sections of this application completely. Questions regarding this application or the application process should be directed to the Town's Economic and Community Development Director or the Energy Efficiency Coordinator.

NAME OF APPLICANT: Dispute Settlement Center, Inc. DATE: 2/17/12

OF YEARS IN OPERATION: 34 (circle one) CORPORATION PARTNERSHIP SOLE PROPRIETORSHIP

EMPLOYER ID #: F561216584 PRIVILEGE LICENSE #: _____

ADDRESS OF APPLICANT: 302 Weaver Street, Carrboro, NC Suites A, B, C, D, H

ADDRESS OF PROJECT (IF DIFFERENT FROM ABOVE): _____

PHONE NUMBER: 919 929-8800 ext 11 CONTACT PERSON: Frances Henderson, Executive Director
(Name and Position)

AMOUNT OF LOAN REQUEST: Total \$70,000 # 63,000 TERM LENGTH REQUESTED: 10 years
This part \$43,750. #45,000 AC

BUSINESS OVERVIEW: BRIEFLY DESCRIBE THE FOLLOWING ASPECTS OF YOUR BUSINESS/ PROPERTY. (You may attach separate sheets or provide a written history and description of your business if you wish.)

WHAT TYPE OF BUSINESS DO YOU OWN? The Dispute Settlement Center Inc is a community-based not-for-profit mediation center.

HOW WILL THE PROJECT AFFECT YOUR COMPANY? We anticipate long term savings on energy use, and greater comfort to clients, staff and volunteers.

AGE OF BUILDING (YR. BUILT): 1986 TOTAL SQUARE FEET OF BUILDING: 3600 # OF OCCUPANTS: 8

DO YOU PLAN TO MOVE? (Y/N) NO

PRIMARY HEATING FUEL: GAS PRIMARY SERVICE UTILITY: PSNC/DUKE

IF YOU ARE LEASING, DESCRIBE THE TERMS OF YOUR LEASE (RENT AND LENGTH OF LEASE) and PROVIDE A COPY OF YOUR CURRENT LEASE: _____

DESCRIBE HOW THIS PROJECT WILL FIT WITHIN THE CONSTRAINTS OF YOUR LEASE: We own 5/8 of the building outright.



PROJECT DESCRIPTION AND COSTS: BRIEFLY DESCRIBE THE FOLLOWING ASPECTS OF YOUR PROJECT. (You may attach separate sheets/ spreadsheets for costs if you wish.)

** To be provided with assistance of energy auditor/ contractor

DESCRIBE THE PROJECT, EMPHASIZING ENERGY EFFICIENCY FEATURES: REPLACE ORIGINAL (231R OLD) FURNACES & AC UNITS (ONE AC UNIT FROM 2006 BUT HAD NO SERVICING), REPLACE LIGHT FIXTURES WITH ENERGY EFFICIENT MODELS, CANCEL UNNECESSARY FLOOD LIGHTS. NEW HVAC TO BE ZONED & CONTROLLED WITH PROGRAMMABLE THERMOSTATS. REPLACE ALL WINDOW & DOORS WITH DOUBLE PANELED, INSULATED, LOW E UNITS THAT FIT THE OPENINGS

** LIST EQUIPMENT PURCHASED (INCLUDE RATED ANNUAL ENERGY CONSUMPTION AND MODEL #S): TRANE XR15 3 TON HEAT PUMPS & (2) XV95 VARIABLE SPEED 95% GAS FURNACES. HONEYWELL #2432 ZONE CONTROL VISION PRO3000 PROGRAMMABLE THERMOSTATS

** LIST REMOVED/ REPLACED EQUIPMENT (INCLUDE MODEL #S): TRANE BLH-125-F960LO 12KBH OUTPUT. 1988 VINTAGE TRANE BTD-760, 2006-VINTAGE GOODMAN CKL-60-1L

** DO YOU PLAN TO UTILIZE ANY OTHER UTILITY INCENTIVES (ie. Duke Energy or PSNC)? PLEASE DESCRIBE: YES, IF POSSIBLE. ENERGY EFFICIENT COMMERCIAL BLDGS TAX DEDUCTION, DUKE ENERGY NON RESIDENTIAL ENERGY EFFICIENCY REBATE PROGRAM, PSNC ENERGY EFFICIENT APPLIANCE REBATE PROGRAM

** WILL OTHER IMPROVEMENTS OCCUR AT THE SAME TIME AS THE ENERGY EFFICIENCY PROJECT? IF SO, PLEASE DESCRIBE: NOT THE WHOLE BUILDING. SUITE F IS HAVING COSMETIC UPGRADE FOR MOVE IN. (JOPHIE PIESSE ARCHITECT, PA) THIS IS SEPARATE FROM THIS APPLICATION.

** PROVIDE ITEMIZED COST ESTIMATES FOR THE PROJECT, INCLUDING ESTIMATES FROM A CONTRACTOR, MAKING SURE TO SEGREGATE ENERGY EFFICIENCY COSTS FROM OTHER IMPROVEMENTS: SEE ATTACHED (ENTIRE ESTIMATES ARE FOR ENERGY UPGRADE)

** PROVIDE AN ESTIMATE OF THE SIMPLE PAYBACK FOR THE ENERGY EFFICIENCY MEASURES YOU WILL PURSUE WITH THESE FUNDS: ATTACHED

** PROVIDE A 12-MONTH CASH FLOW PROJECTION, INCLUDING ENERGY SAVINGS AND LOAN REPAYMENTS: _____

** EXPECTED ANNUAL ENERGY SAVINGS, AS A % REDUCTION FROM THE BASELINE (previous 12 months of energy bills): 49%

** EXPECTED ANNUAL COST SAVINGS FROM THE INSTALLED ENERGY EFFICIENCY MEASURES: \$1030

** EXPECTED kWhs SAVED PER YEAR FOR INSTALLED MEASURES: 3,000 kWhs

** EXPECTED % SAVINGS kWh OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: 25%

** EXPECTED THERMS SAVED PER YEAR FOR INSTALLED MEASURES: 550 Therms

** EXPECTED % SAVINGS THERMS OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: 89%



** EXPECTED GALLONS SAVED PER YEAR (heating oil/ propane/ LPG) FOR INSTALLED MEASURES: _____

** EXPECTED % SAVINGS GALLONS OF PREVIOUS 12 MONTHS FOR INSTALLED MEASURES: _____

** ESTIMATED TOTAL LABOR HOURS FOR AUDIT AND RETROFIT INSTALLATION: _____

OTHER REQUIRED INFORMATION

PLEASE PROVIDE 12 MONTHS OF PAST UTILITY BILLS FOR YOUR BUSINESS.

PLEASE PROVIDE A RECENT (ie. within last 90 days) CREDIT REPORT.

DO YOU AGREE TO MAKE ALL RELEVANT DOCUMENTS AVAILABLE ON REQUEST? (Y/N) yes

DO YOU AGREE TO PROVIDE 36 MONTHS OF UTILITY DATA AFTER THE PROJECT IS COMPLETED? (Y/N) yes

DO YOU UNDERSTAND THAT THE EERLF LOAN WILL BE SECURED BY A NOTE ON EQUIPMENT? (Y/N) yes

HAVE THE APPLICANT FIRM OR ANY OWNER OF MORE THAN 20% OF THE BUSINESS FILED FOR BANKRUPTCY OR PROTECTION FROM CREDITORS? (Y/N) no ; IF YES, PROVIDE DETAILS: _____

THE TOWN MAY AUDIT/ INSPECT APPLICANT'S FINANCIAL RECORDS UPON REQUEST IF LOAN BECOMES PAST DUE.
(please initial) AJC

DO YOU AGREE TO PROVIDE A WAIVER OF LIEN IF A TENANT AND NOT A BUILDING OWNER? (Y/N) _____

IF THE BUSINESS CLOSES OR RELOCATES, THE LOAN RECIPIENT IS RESPONSIBLE FOR FULL REPAYMENT OF THE LOAN.
(please initial) AJC

HOW DID YOU HEAR ABOUT CARRBORO'S EERLF PROGRAM? Michelle Johnson, Carrboro Board of Alderman

WHAT MOTIVATED YOU TO APPLY FOR A CARRBORO EERLF LOAN? These upgrades are needed for cost savings and the loan would make it affordable for our group which includes a nonprofit and small businesses.

AS President (title) OF Dispute Settlement Center, Inc.

I CERTIFY THAT THE INFORMATION PROVIDED IN THIS APPLICATION AND IN DOCUMENTS AND EXHIBITS PROVIDED IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. I FURTHER COMMIT TO THE FOLLOWING ACTIONS, AS DESCRIBED MORE FULLY IN THE PROJECT APPLICATION:

- A. UNDERTAKE AND CARRY OUT THE PROJECT AS DESCRIBED IN THE PROJECT APPLICATION, AND DOCUMENTS AND EXHIBITS PROVIDED,
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- F. (OPTIONAL) SECURE AND OBTAIN ADDITIONAL LOAN FUNDS IN THE AMOUNT OF \$ _____ AS DESCRIBED IN THIS APPLICATION, AND
- G. (OPTIONAL) PROVIDE \$ _____ IN EQUITY FROM THE APPLICANT'S OWN RESOURCES FOR THE PROJECT AND COVER ANY COST OVERRUNS IN THE PROJECT FROM APPLICANT'S OWN RESOURCES.



MY FIRM IS COMMITTED TO UNDERTAKE THIS PROJECT, AND BUT FOR THE PROVISION OF THE EERLF ASSISTANCE, THIS PROJECT WILL NOT BE UNDERTAKEN:

PARTNERSHIP AND SOLE PROPRIETORSHIPS

SIGNED: _____

TITLE: _____

DATE: _____

Durham, NC

I certify that the following persons personally appeared before me this day, 2/22/12, each acknowledging to me that she signed the foregoing document:
Anne Cadkins & Lisa Wagner
Amanda Burrill

CORPORATIONS

Dispute Settlement Centers, Inc.
(Name)

BY: [Signature]
(President)

ATTEST: [Signature]
(Secretary)

AMANDA L BURRILL
Notary Public
Wake County
North Carolina
My Commission Expires Jan 8, 2013

DATE: _____

BELOW PLEASE LIST ALL OF THE FOLLOWING: ANY OWNER OF 20% OR MORE OF A CORPORATION AND ALL OFFICERS OF THE CORPORATION; ALL PARTNERS; THE SOLE PROPRIETOR

Print Name & Title	Signature	% owned
Print Name & Title	Signature	% owned
Print Name & Title	Signature	% owned
Print Name & Title	Signature	% owned
Print Name & Title	Signature	% owned
Print Name & Title	Signature	% owned





RBC Bank™

300 Weaver St.
Carrboro, NC 27510

Tel.: 919-918-4330

February 21, 2012

To Whom It May Concern:

Dispute Settlement Center has been a business client of RBC Bank for seventeen years.

There business deposit have always remain in good standing at all times, with nice
balances in accounts. The business is a good candidate for lending to if needed.

Please feel free to contact me with any questions.

Thank you,

A handwritten signature in cursive script, reading "Steve D. Hardee".

Steve D. Hardee
Banking Center Manager
Carrboro NC 27510