

October 7, 2003

Fax: (561) 988-5525

Mr. Jason Stagman, Esq.
Stagman Commercial Real Estate Advisers
6401 Congress Avenue, Suite 140
Boca Raton, Florida 33487

Re: Client - Independence Community Bank
Premises - Boca Raton, Florida

Dear Jason:

The purpose of this letter is simply to express my personal appreciation for the unusual efforts extended by you in the recent consummation of the above lease. Your assistance and expertise were invaluable. As I had mentioned to you early on, I found it unusual and gratifying that a broker would take the time to fully review a proposed lease, offer initial suggestions for modification and even go so far as to prepare suggested black lined revisions.

You were always available at the other end of a phone call or email and I could count on you to follow up on any suggestions I did make without delay. Now that the Bank lease has been finalized, I do hope we will have the opportunity to work together again in the near future. It was a pleasure working with you on this transaction.

I certainly would have no hesitation in recommending you to any prospective client, based upon my personal dealings with you and your office. Thank you again for your extraordinary efforts. My best regards.

Sincerely,



Edward F. Gentner, Jr.

EFG/mcc

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