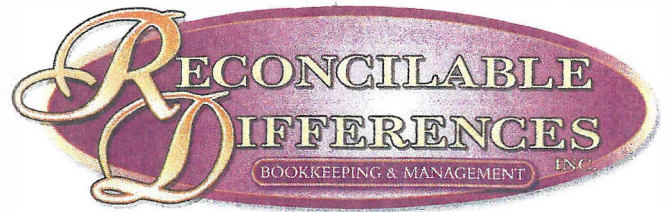




**PALM-BAY  
ESTATES**  
A RESIDENT OWNED  
WATERFRONT COMMUNITY



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January 17, 2011

Lizbeth Mandeville  
Vice President, Lockbox Development  
Sunrise Bank  
5604 N. Atlantic Ave.  
Cocoa Beach, FL 32931

Dear Lizbeth,

Thank you so much for all of your hard work in bringing lockbox services to Palm Bay Estates. We know you spent many hours making sure all was correctly accomplished.

We appreciate your hands-on approach, diligence, and constant availability when dealing with all issues that have come up with these many changes. The timely and personal manner in which you have been of service to us makes us quite happy that we have chosen to entrust Sunrise Bank with many of our financial needs.

We would also like to thank you and your assistant Meagan for attending our 2011 Annual Meeting. We feel it was a great way to help our residents trust Sunrise Bank as we have grown to. The thoughtfulness of the pizza and drinks for our attending residents was greatly appreciated. We also feel this made for a nice amusing diversion during what is normally a business necessity for our residents. The turn out this year was quite phenomenal and we feel Sunrise Bank's generosity may have had a bit to do with this.

Thank you again for all you have done for Palm Bay Estates.

Sincerely,

President William Orton

Secretary Terry Stuhlmiller

1<sup>st</sup> VP Ron Nelson

2<sup>nd</sup> VP Paul Ruggere

Treasurer Betty Saxton

Director Gary East

Director Kay Dwyer

Admin Asst Kelly Erwin

Manager Michelle Dugan