

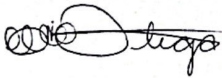
LETTER OF EXPLANATION

Re:209 Cannons Ln Louisville, KY 40206

To whom it may concern,

I am a VP/Branch Manager for a financial institution located in California. I purchased the subject property as a Vacation Home for my family. I'm looking to offer the home for STR when myself and my family are not utilizing the property to help offset costs. My family and I have grown to love the neighborhood and enjoy the peace and tranquility we find in coming to Louisville.

Regards,

A handwritten signature in black ink, appearing to read 'Moises Ortega', with a stylized flourish at the end.

Moises Ortega