

# KAYE SCHOLER LLC

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Steve Calk  
Chicago Bancorp  
300 North Elizabeth Street  
Floor 3E  
Chicago, Illinois 60607

Dear Steve:

I just wanted to express my deep appreciation for the way you and your team handled both the financing of my new home in downtown Chicago and the refinancing of my current home in Northfield. I know that super jumbo loans can be a challenging product, and that there were a number of specific factors that made each of my loans particularly complex. Through it all, you were not only fully supportive but uniquely creative. Likewise, Bernie Miller and Rory Fanning provided fantastic service, always with good cheer.

It was truly a pleasure working with each of you on these transactions, and I look forward to an enduring relationship with you and Chicago Bancorp in the future.

Best personal regards,



Gary R. Silverman

GRS/ms

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