



Robert N. Wildrick  
Chief Executive Officer

October 13, 2003

Ms. Ioanna T. Morfessis

Dear Ioanna,

I just wanted to drop you a letter telling you how much we in Baltimore are going to miss you.

Over the years that I have known you through the Greater Baltimore Alliance, you have been a consummate professional. You provided great leadership to our organization, but more than that, great leadership to the community itself. Your level of urgency, integrity and organization are at the highest level that I have seen during my entire business career.

I only hope that as you move forward in your professional life that you will keep me informed as to your whereabouts and accomplishments. Also, should you ever need any help or a reference, I would consider it an honor to be at your disposal.

All the best to you.

Kindest personal regards,

A handwritten signature in cursive script that reads "Robert N. Wildrick". The signature is written in dark ink and is positioned above the printed name.

Robert N. Wildrick  
CEO