

This announcement appears as a matter of record.

\$2,400,000 Interest Rate Swap
December 23, 2008

\$2,275,000 Interest Rate Swap
July 6, 2009

Greater Richmond ARC

The undersigned served as swap adviser to
the Greater Richmond ARC in connection with these transactions.

Porter, White & Company

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July, 2009

The Greater Richmond ARC (“ARC”) retained Porter, White & Company as swap adviser in connection with transacting two LIBOR based interest rate swaps. The purpose of the swaps was to synthetically fix the interest rate on two variable rate bank notes.

Porter, White & Company provided comments on and assisted in negotiating the underlying ISDA documentation, and brought transparency to and assisted ARC in negotiating the pricing of the swaps. Porter, White also advised on the sequencing of the execution of the swaps so as to coordinate them with the closing of loans, avoiding speculation on movements in interest rates.

At the time of execution, Porter, White & Company provided full pricing transparency, verified the negotiated spread, and provided an opinion on the fairness of the spread. By sequencing the execution of the swaps appropriately, ARC was able to lock in an overall low fixed rate without taking unnecessary interest rate risk.