



THE KOREAN SOHMYUNG
PRESBYTERIAN CHURCH
명 장 로 교 회

담임목사 정진홍
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5/26/08 2008

Intervest National Bank, its successors and assigns
One Rockefeller Plaza, Suite 400
New York, New York 10020-2002

Re: Premises: 160 Madison Avenue
New York, New York

Gentlemen:

The undersigned Tenant under a lease a full and complete copy of which is annexed hereto (the "Lease") understands that you will rely on the truth of the following statements:

1. Attached Lease dated JAN 11, 2008 is in full force and effect, has not been amended or modified and represents the entire agreement with Landlord.
2. Present base monthly rent is \$ 7054 and has been paid through APRIL 31, 2008. Security Deposit is \$ 6125.
3. There are no defaults by Landlord under the Lease. The undersigned has no claims or right of setoff against future rent payments.
4. Tenant named in Lease is in actual occupancy of the Premises.
5. There are no rental concessions or prepaid rent for more than one (1) month, except as set forth in the Lease.

Very truly yours,

(TENANT)

Encl.

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