



2-15-2023

Bay County Growth Alliance, Inc.  
812 Water St  
Bay City, MI 48708

Dear Bay County Growth Alliance,

We are pleased that the Bay County Growth Alliance played an integral part in the success of FBE Associates, Inc. over the past 18 years.

When FBE Associates, Inc. started, we had a plan and that plan did not work out. By the time we concluded that our original path to success was not going to work out, we had exhausted most of our startup capital. Thereafter, once we discovered our new path, the Bay County Growth Alliance was there to help.

One of the main things that helped us get to where we are today was the support from the Bay County Growth Alliance. First, a small loan and then a larger loan that made it possible for us to take the two years to complete the software (MH Pro!) to meet the requirements of our first customers. It was not only the loans, but also the assistance of several of the officers and members of the Bay Area Growth Alliance that provided guidance, which we greatly benefited from.

Fast forward 18 years and we have now achieved a reasonable level of success with over 60 specialized customers in three countries. We are pleased to let you know that we are very close to fulfilling our loan obligations. Moreover, we highly recommend that others with an idea to bring additional jobs to our area seek the help and guidance of the Bay County Growth Alliance.

We sincerely appreciate the relationship we share and are thankful that it has been successful.

Sincerely,

A handwritten signature in black ink that reads "Pat Race".

Pat Race, President

A handwritten signature in black ink that reads "Thomas J. Goodman".

Tom Goodman, Secretary-Treasurer