



**MJ INSURANCE**

July 28, 2016

Mr. Jim Kelliher  
Chief Financial Officer  
Cityscape Residential, LLC  
8335 Keystone Crossing, Suite 220  
Indianapolis, IN 46240

Re: Simcoe Project, Louisville, Kentucky

Dear Jim:

Per the letter from Parsons Insurance Services, LLC/Nationwide dated June 23, 2016 regarding possible additional traffic through the Avish Gardens Shopping Center, please be advised that we have talked with several underwriters from different insurance companies and have outlined the concerns Mr. Parsons addressed in his letter. All underwriters have agreed that they would be more than willing to insure the shopping center buildings (subject to each carrier's underwriting guidelines).

Should you have any questions or need additional information, please feel free to contact me at (317) 805-7502 or [ed.mournighan@mjinsurance.com](mailto:ed.mournighan@mjinsurance.com).

Best regards,

MJ INSURANCE

*Ed Mournighan/skr*

Edward L. Mournighan  
Vice President

*Your future in focus.*

9225 Priority Way West Dr. | Suite 100 | Indianapolis, IN 46240  
☎ 317.805.7500 | 📠 317.805.7515 | 🌐 [mjinsurance.com](http://mjinsurance.com)