



September 22, 2025

Re: Castroville's Country Village, Phase II

To the City of Castroville Community Development Department,

Please allow this letter to serve as evidence that IBC Bank is committed to providing financing to CV Country Lane, LLC (Jack Uptmore) for the streets, utilities, and erosion control in the amount of \$1,110,035 related to the above referenced project. Mr. Uptmore and his family have had a banking relationship with IBC Bank for over 30 years. He keeps substantial deposits and has always paid as agreed. Should you have any questions or concerns please don't hesitate to contact me, thank you!

A handwritten signature in blue ink, appearing to read "P. Nanney", is placed above the printed name.

Philip Nanney
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Commercial Lending
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