

Clayton C. Cloen Jr.
22 Monroe Street
Fairport, New York 14450

October 25, 2021

Re: Reference for Carol Oster

Dear Sir or Madame:

When I retired in 2011 as CEO of Rochester Management Inc., I had not yet had the pleasure of meeting Carol. My company was just moving into the Affordable Housing Development arena and Carol was familiar by name as she had been prominent in the field for many years.

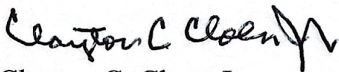
I joined the Board of Directors of Genesis Housing in 2015, and Carol was our staff liaison with Rochester's Cornerstone Group (RCG). Over the next six years, she was instrumental in putting deals together for us as the not-for-profit sponsor in several developments in which we partnered with RCG.

Carol is easy to work with - smart, knowledgeable, hardworking, resourceful, tenacious, and an all-around good citizen with a sense of humor.

In whatever context Carol has provided this reference, she would be an asset to your organization.

Please feel free to contact me if you require anything further.

Sincerely,



Clayton C. Cloen Jr.

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