



August 12, 2015

Dear Fellow Shareholder:

The Company held its Annual Meeting of Shareholders on July 15, 2015. The proxy statement for the Annual Meeting described five matters to be submitted to shareholders for approval:

- Proposal I: Election of Thomas L. Vaughan, Sr. and William H. Cole, IV, as directors to serve until the 2018 Annual Meeting of Shareholders;
- Proposal II: Amendment to the Articles of Incorporation to increase the number of authorized shares of common stock from 100,000,000 to 1,000,000,000;
- Proposal III: Amendment to the Articles of Incorporation to authorize non-voting common stock;
- Proposal IV: Amendment to the 2009 Equity Incentive Plan; and
- Proposal V: Adjournment of the Annual Meeting if necessary to permit the solicitation of additional proxies if needed to approve any of the foregoing proposals.

On July 15, 2015, shareholders voted on Proposals I, II, IV and V. We are pleased to report that shareholders re-elected Mr. Vaughan and Mr. Cole as directors, approved an amendment to the Articles of Incorporation to authorize the Company to issue up to 1,000,000,000 shares of common stock, approved an amendment to the 2009 Equity Incentive Plan, and approved the adjournment of the Annual Meeting to a later date to solicit additional proxies to approve Proposal III at a reconvened session of the Annual Meeting.

Based on recent developments in the Company's strategic plan, however, the Board of Directors has determined not to seek shareholder approval of Proposal III at this time. Voting on the other proposals described in the proxy statement was completed on July 15, 2015 before the Annual Meeting was adjourned. Because there are no proposals remaining to be voted on by shareholders, there is no need for the Company to reconvene the Annual Meeting.

The Company is filing Articles of Amendment with the State of Maryland to amend the Articles of Incorporation to reflect the shareholder-approved increase in the number of shares of authorized common stock. The Articles of Incorporation will not be amended to authorize non-voting common stock at this time. The Board of Directors may revisit the possibility of seeking shareholder approval of non-voting common stock in the future if it is determined to be in the best interests of the Company and its shareholders at that time.

Thank you for your continued support of the Company.

Sincerely,

Terrie G. Spiro
President and Chief Executive Officer