Richard F. DiGiacomo, Esq. Attorney at Law

Nesper, Ferber & DiGiacomo, LLP 501 John James Audubon Pkwy, Suite 300 One Towne Centre Amherst, NY 14228 (716) 688-3800 (716) 688-3891 FAX

E-mail: rfd@nfdlaw.com

Education: State University of New York at Buffalo School of Law –

Graduated Magna Cum Laude, 1976 (class rank – tied for first in

class). Canisius College – Graduated 1973.

Lecturing For over twenty-five years, lecturer at seminars on the topics of

real estate law, lending related law and foreclosures for the Erie County Bar Association, New York State Bar Association, various other continuing legal education providers and at seminars for

loan officers of local banks.

Areas of Practice: As outside counsel, represents numerous banks and their

affiliates and one of the largest Western New York real estate companies on numerous commercial real estate loans and

transactions.

Represents sellers, purchasers, landlords and tenants in real

estate and business transactions.

Represents lenders and borrowers in numerous complex real

estate and loan transactions.

Legal Awards: Named as Real Estate Law Lawyer of the Year for 2012 for

Buffalo, New York in the "Best Lawyers in America"

Woodward/White Inc. publication.

Named one of the "Best Lawyers in America" for more than

thirteen consecutive years in the area of Real Estate Law in

Woodward/White, Inc. publication.

Named in "Who's Who in Law" and "Best Lawyers In New York" in

Business First and other magazines and to numerous "Best

Attorney" lists for Real Estate Law.

Legal Activities: Partner in the law firm of Nesper, Ferber & DiGiacomo, LLP,

Amherst, NY and practices in the areas of real property law and finance related law. Concentrates on commercial loan closings,

purchases, sales, leases, Industrial Development Agency

transactions, U.S. Small Business Administration and other quasi-

governmental transactions, title insurance and residential real estate closings.

After graduating from law school, joined the firm Hodgson Russ LLP. Thereafter became a partner in the firm of Diebold and Millonzi in Buffalo, NY.

Associations:

President of UB Law Alumni Association 2011-2012

Member of Board of Directors or officer of UB Law Alumni Association from 2004 to present.

Chairperson of the Real Property Committee of the Erie County Bar Association from 1987 to 1990.

Served as a member of the Board of Directors of the Erie County Bar Association from 1991 to 1994.

Elected to Nomination Committee of Erie County Bar Association from 2008 to 2011.

Member of the Erie County Bar Association (Real Property Committee), New York State Bar Association (Real Property Law Section) and former member of Ticor Title Guarantee Company Advisory Board.

Admission to Bar: Admitted to the Bar of the State of New York in 1977.