Financial Trust Ltd.

May 14, 2012

Marion Harper Levine
Carnegie Delicatessen and Restaurant
[redacted]

Dear Marion,

As Chief Executive Officer of Financial Trust Ltd., I would like to confirm our interest in the Carnegie Deli transaction.

Financial Trust Ltd. Is a private investment company.

For this transaction we have backed David Mitchell. Between the members of our group we have a deep understanding of the Carnegie opportunity and share a deep passion for food and service.

Carnegie is one of America's national treasures and its heritage and future need to be protected. We are interested in investing in its future and taking it to the next stage of upgrades and development. We intend to stay the course with Carnegie for the long term, and back the development and operation of the Carnegie restaurant food business. After various successful development deals with our partner, we have the confidence in them to flawlessly execute the Carnegie business plan with all of our interests in mind, to keep an attentive eye on the operating businesses and provide invaluable advice to help grow these businesses and unlock their future potential. To this end, our organization has up to $25 Million of disposable equity available for this investment, subject to definitive agreement and approvals by our Board of Directors.

If you should have any questions, please do not hesitate to contact me.

Kind Regards,

6100 Red Hook Quarter B-3, St. Thomas US Virgin Islands 00802