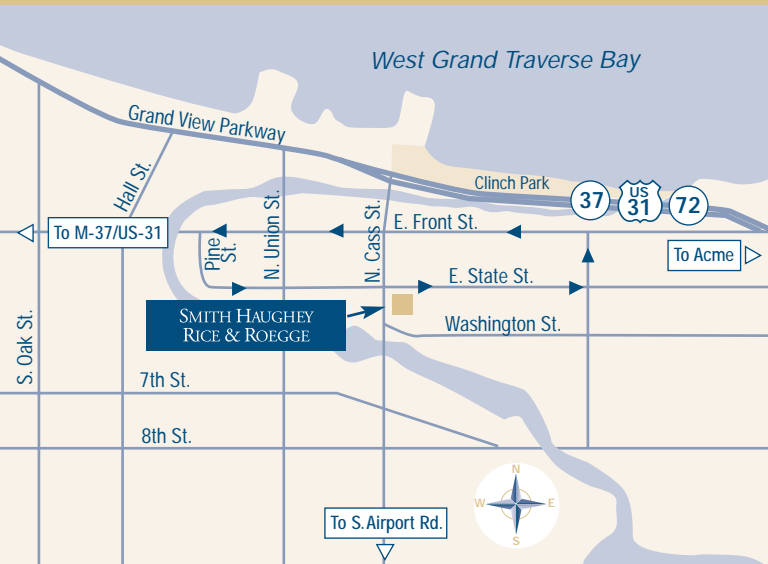


SMITH HAUGHEY RICE & ROEGGE

A Professional Corporation
ATTORNEYS AT LAW

202 E. State Street
Suite 100
Traverse City, MI 49685
231.929.4878
231.929.4182 fax

TRAVERSE CITY OFFICE



Directions approaching downtown from M-37

As you approach the Bay, the last traffic signal before Grand View Parkway is Front St. Turn East (right) on Front St. and head toward the downtown business district. Before reaching downtown, Front St. becomes one way westbound and eastbound traffic is routed one block South onto State St. Follow State St. East for two blocks (through two traffic lights).

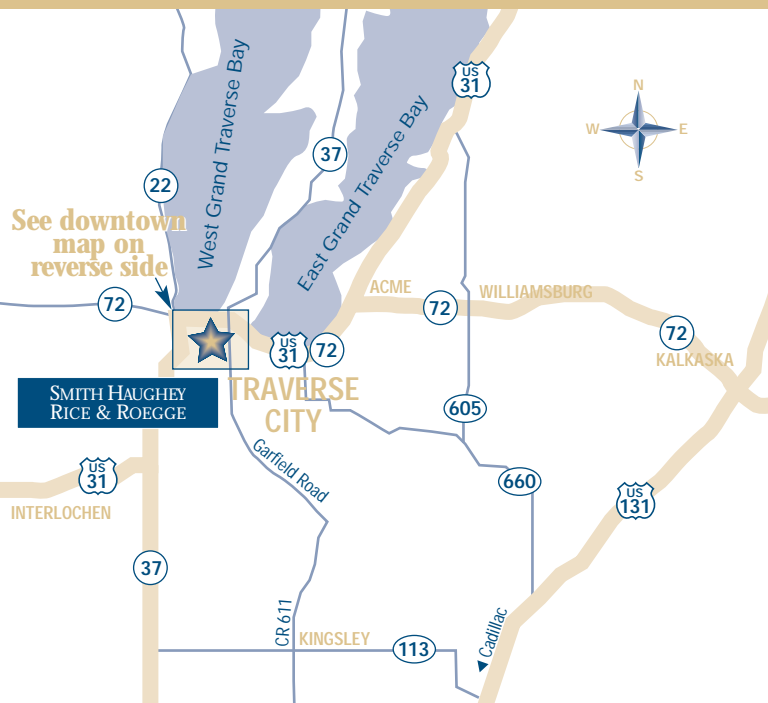
Directions approaching downtown from US-31

As you continue to follow US-31 South and West along the Bay, pass Clinch Park Zoo on the right. Turn South (left) onto N. Cass St. (.1 mile). Turn East (left) onto E. State St (.1 mile).

The office is located in the City Centre Plaza Building (a red brick, three-story building) located on the Southeast corner of E. State St. and N. Cass St. Parking is provided on the East side of the building.

For more information, visit us on the web at www.shrr.com

TRAVERSE CITY OFFICE



Driving Directions from the South (Grand Rapids area)

Take US-131 North to Cadillac, exit M-115 (Exit 176). Follow M-115 West to M-37 (approx. 20 miles). Take M-37 North to Traverse City.

Estimated time: 2 hours 30 minutes

Driving Directions from the Southeast (Detroit area)

Take I-75 North to Grayling (66 miles). At Grayling, turn East (left) onto MI-72/MI-93. Follow MI-72 (24 miles) through Kalkaska. In Kalkaska, turn North (right) on US-131/66 before turning East (left) and continuing to follow MI-72 (17 miles). When you reach the Bay, turn left onto US 31/MI-72. Follow US-31 South and West toward downtown Traverse City (7 miles).

Estimated time: 4 hours 20 minutes

Driving Directions from the North (Mackinaw City area)

Take I-75 South (80 miles) through Grayling. Turn right onto MI-72/MI-93. In Kalkaska, turn North (right) on US-131/66 before turning East (left) and continuing to follow MI-72 (17 miles). When you reach the Bay, turn left onto US 31/MI-72. Follow US-31 South and West toward downtown Traverse City (7 miles).

Estimated Time: 2 hours 20 minutes

Directions through Downtown Traverse City on reverse side