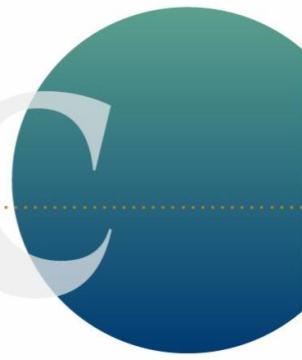


When you Love Shopping Centers, it Shows

Dedicated to Our Communities,
Our Tenants and Our Customers



Dear Merchant,

It is hard to believe it has been almost a year since the words COVID-19 became familiar to all of us, and a lot of what was normal was taken away. That being said, many of the important things that we rely on have carried us through this crisis. Being able to spend more time with family, to appreciate the sense of community, to create memories even if in a more improvised or limited way. Our world has gotten smaller, but we found in that smaller world, the sense of our homes, our neighborhoods, and the power of community to connect us is still intact.

In all this you have been the community heroes. You have shown up in scary times, you have adjusted to different ways of keeping your customers safe, and you have adapted by changing and enhancing how you service our customers – whether in-store, curbside, delivery or on-line. You have preserved what makes our neighborhoods special, and you have kept and inspired local employees despite very difficult circumstances.

Now, due to the miracle of science, we are getting closer and to the point where we can get back to a more normal environment, a new normal. We still have a way to go, we still have to be on guard to keep ourselves, those we care about and our customers safe.

There are several things you can do to ensure we come out of this, and don't just survive but are stronger than before –

- 1.If you still need financial assistance – there are several areas worth investigating.
 - The Paycheck Protection Program (PPP2), is available to you now, even if you received one in the past. The program is prioritized until March 17th to smaller businesses, those with less than 20 employees, and if that is you and you have one quarter last year where your sales were down by more than 25% you may be eligible. Details are available on our website at <https://www.newmarkmerrill.com/covid19/>. In addition, if your local bank cannot assist you with getting the loan we have made arrangements with an unaffiliated lender, A-10 Capital. They have been helping our tenants since the first PPP program, and they can be reached at <https://a10capital.com/paycheck-protection-program>.
 - If you are in California, the governor just signed a new bill allowing businesses to receive grants up to \$25k. This program has been extended and increased funding provided, if you go to <https://careliefggrant.com/>.
 - Please review all of the programs available to California Small Businesses <https://www.gov.ca.gov/wp-content/uploads/2020/09/Small-Business-Fact-Sheet-9.9.20.pdf>
 - If you aren't in California or don't qualify, your State and County may also have programs to assist you, your property manager may be able to assist you.

2.We have recently completed a survey of your customers. Overwhelmingly, they are ready to come back to local merchants where they have had great customer service, where they feel connected, and where the experience is special. Help do that for your customers – the last year has been trying for them, and they appreciate places they go where they can feel appreciated and create new memories.

3.Continue to use your creativity, your adaptability, and share your passion. There are a lot of places to get goods and services, those who connect with their customers, surprise them, and treat them like a neighbor aren't going to just survive but thrive.

4.Personalize your journey – Share on your social channels what you do, why you do, and who you do it with. Highlight your employees, share why the neighborhood matters. Use Facebook, Instagram, Twitter and email blasts to share your story on a regular basis. Your stories will help you connect and personalize what you do. There is a lot of competition out there – but only one you.

So many of you have beaten the odds. It has been a crazy year, a lot of tragedy that cannot be undone. Not everyone will make it to the finish line, but for those who do, this new world will provide an opportunity to be more connected, and more successful. Together with our communities we will have gone through a time none of us could have prepared for, or imagined, yet the power of the entrepreneur is a strong force and working together we can make this next year so much better.

Thank you for all you do, and if we can help, please let us know.

Sandy Sigal
President & Chief Operating Officer
NewMark Merrill Companies, Inc.



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