



D. MICHAEL STOUT, MD
President
& Chief Executive Officer

JERRY F. WELLS, JR., CPA
Executive Vice President
& Chief Financial Officer

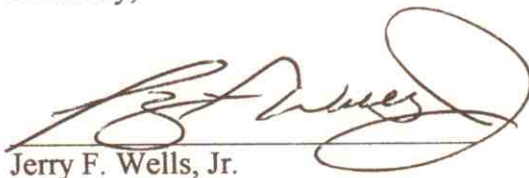
July 13, 2007

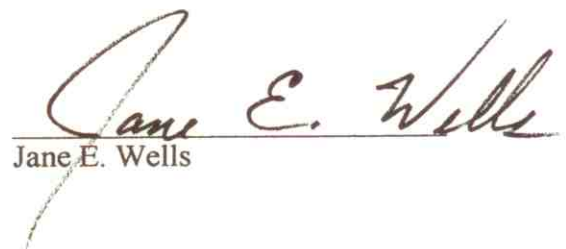
Letter of Recommendation for McCarley Construction

During 2006, we had the pleasure of working with Greg and Heather McCarley on the construction of our home at 89 Ocean Creek Blvd.

The quality of the workmanship is superb and both Greg and Heather are organized, professional and responsive. They continue to this day to check on us and our satisfaction level, which is fully satisfied.

Sincerely,


Jerry F. Wells, Jr.


Jane E. Wells

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