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BENCHMARK COMMUNITY BANK

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May 31, 2011

Mr. Tom Jones
Crescent Mortgage Company
5901 Peachtree Dunwoody Rd.
Building C, Suite 250
Atlanta, Georgia 30328

Dear Tom,


I told you some time back that I would never do business again with Crescent if you left. Of course, you know I was joking. Take that as a true compliment Tom to the reputation you have with me and everyone at Benchmark Community Bank. I know your replacement will do a good job, but she has some pretty big shoes to fill.

Though I hate to hear you are leaving our area, I was really glad to hear that you are moving to the West Coast to represent Crescent Mortgage. For those that may consider partnering with Crescent, I can't say enough about you as an Account Executive or the company. Clients will find a true industry partner with you and Crescent Mortgage. Crescent Mortgage sets the bar for other companies to meet. As challenging as things are in our industry, clients cannot afford to partner with investors that are not leading the way.

The success we have enjoyed at Benchmark Community Bank is duly in part to the day to day service you and your team have provided to us. We are only as good or successful as the investors standing behind us. We have been very fortunate to have you as our Account Executive Tom.

It has been my pleasure to write this letter of recommendation. You are going to be sorely missed. I wish you and your family the best. I know you will be successful in your new endeavor. You are welcome to call upon me any time.

Best Regards.


Sheryl G. Burgay
Mortgage Loan Officer/AVP

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