



COMMERCE NATIONAL
BANK & TRUST

June 1, 2011

Mr. Robert Shellenberger
Crescent Mortgage
Account Executive / Florida
5901 Peachtree Dunwoody Rd, NE
Bldg C, Suite 250,
Atlanta GA 30328

Dear Robert:

Over the past few years your attention to the needs of Commerce National Bank & Trust and our clients has been wonderful. I appreciate your timely response to my calls, requests and attention to the details of each loan.

Not only have you been of great assistance to our current loan needs, but you have been a big help in keeping Commerce National Bank & Trust informed of coming changes in the industry.

Thank you for the years of dedication in helping Commerce National Bank & Trust be a source excellence in the administration of residential mortgage loans in the Central Florida area.

Sincerely,


Mike Armstrong
VP Residential Real Estate