



COMMUNITY  
BANK of ROWAN

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May 23, 2011

Fowler Williams  
National Sales Manager  
Crescent Mortgage Company  
5901 Peachtree Dunwoody Rd NE  
Bldg C, Suite 250  
Atlanta, GA 30328

Dear Fowler,

It is my pleasure to relate to you my very positive experience with Crescent Mortgage over the last several years. In all the time I have dealt with Crescent, there has never been an instance where I felt I could not contact someone to resolve whatever minor issue there may be, quickly and professionally. You have always given me the fastest turn times and most reasonable pricing of any lender I have worked with. From your underwriting and marketing departments to your closing department, everyone has always strived to give me the highest level of customer service possible, and I thank you for that. I especially appreciate the personal touch I receive from each department, and the quality of service I get from our account representative.

I truly wish I could expect all my lenders to provide the level of service I get from Crescent. I suppose that is why you get the majority of my business, and I thank you for that.

Sincerely,

Brad Martin  
VP/Loan Officer  
Community Bank of Rowan  
Cell: (704) 791-9195