



June 10, 2009

To Whom It May Concern:

As AVP/Mortgage Lending Manager of First South Bank Mortgage Services I am happy to recommend the services of Crescent Mortgage. We have been a Correspondent Lender with Crescent Mortgage for over 6 years and have always received excellent service. We have found Crescent Account Representatives to be knowledgeable and professional, underwriting has always been fair and "common sense" judgment utilized in the decision making process, and post closing/funding is smooth and speedy.

It is a pleasure to work with Crescent Mortgage and we would highly recommend their services. We consider them to be one of the most consistent and reliable relationships we have in the industry.

Best Regards,

A handwritten signature in cursive script, appearing to read "Janet Terrell".

Janet Terrell
AVP/Mortgage Lending Manager
Frist South Bank