



June 8, 2009

Mr. Fowler Williams  
Senior VP/National Sales Manager  
Crescent Mortgage  
South Terrace Suite 285  
115 Perimeter Center Place  
Atlanta, GA 30346

Dear Mr. Williams:

It is with pleasure that I write this letter as a reference to the outstanding relationship that has been created and maintained with Crescent Mortgage over the years. I have always been received with a pleasant attitude and open mind if I've ever had questions about an underwriting decision or customer service issue. These situations have been few and far between over the years we've done business, and due to the excellent customer service we at MidSouth Bank receive, have never encountered a situation that couldn't be worked out to the mutual satisfaction of my office and yours. Everyone in your office is a joy to work with and responds quickly to our needs. Our account representative is always there to be my liaison between me and whoever I need to speak with or whatever situation needs to be resolved.

Thank you so much for many years of outstanding service, and I look forward to many more!

Sincerely,

A handwritten signature in cursive script that reads "Kim White".

Kim White  
AVP/Mortgage Loan Originator