



July 31, 2015

Wade Norris
Wade Norris Logging, LLC
46 White Plains Drive
Jackson, Tennessee 38305

Dear Mr. Norris,

Thank you for meeting with me today at the bank office. I appreciate the timely manner in which you harvested the timber from my Madison County farm. Your merchandizing of the timber to several mills proved to provide an excellent return that exceeded expectations.

Your management of this job satisfied my desire for good stewardship practices. The State Division of Forestry inspection evidenced good performance on the part of you and your crew. Through the years, I have dealt the many loggers cutting timber for my family and my clients. I have developed the utmost respect for you as a professional and as an honorable man who stands out in a field of many. Thank you for providing me with peace of mind and assurance that I handed a matter of trust to a person I respect and who represented my best interest.

If I may ever be of assistance to you in business or any personal capacity, please let me know.

Respectfully yours,

A handwritten signature in cursive script that reads "Bob Bond".

Bob Bond
Senior Vice President