



July 30, 2009

To Whom It May Concern:

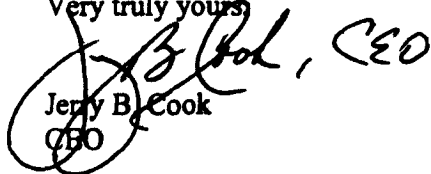
Re: Michael Denigan
Hillcrest Homes, Inc.

Gentleman:

Please except this letter as my personal reference of a long standing relationship with the above mentioned individual and his company. I have known Mike Denigan for over 20 years and have enjoyed a satisfactory banking relationship as both a depositor and borrower. I find Mike Denigan to be a person of strong character and good business ethics.

I would recommend that you give him every consideration to enter a business relationship and will be happy to discuss any questions you may have in reference to this letter.

Very truly yours,

A handwritten signature in black ink that reads "Jerry B. Cook, CEO". The signature is written in a cursive style and is partially enclosed by a circular stamp or mark.
Jerry B. Cook
CEO