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**Fort Wright Office**  
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**Walton Office**  
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[www.heritagebank-ky.com](http://www.heritagebank-ky.com)

July 29, 2009

To Whom It May Concern:

I have had the pleasure of knowing and working with Mike Denigan, both personally and professionally, for the past 15 years. Throughout these years I've known Mike to be a very conscientious businessman with a sound reputation within the community and who has handled his business and personal affairs with nothing but the utmost of care.

If you desire any additional information please do not hesitate to contact me at my office, 859-586-9200.

Respectfully,

*Linda C. McClanahan*

Linda C. McClanahan  
Vice President