



August 7, 2001

Re: Mike Fendley

To Whom It May Concern:

Mike Fendley has provided bank consulting services to Sunniland Bank for the past three years in the following areas:

- Strategic Planning
- Annual Budget
- Mentor to President/CEO
- Commercial Lender and Credit Analyst Training
- Branch Profitability Analysis
- Rate Shock Simulation Analysis
- ALCO Reporting Systems Design
- Financial Reporting Systems Design
- Staffing Analysis
- Improvement in Relations with Regulators

Our Board and our executives have both regularly sought his expertise on a wide variety of issues and his advice has been crucial to our well being. Sadly, in certain strategic situations we did not seek his advice and we ultimately faced difficulties and wished we had obtained his advice beforehand. In areas where we sought his advice we were provided with clear direction and his assistance was deeply appreciated.

I highly recommend Mike Fendley for any bank consulting assignment requiring someone with a high level of experience and an ability to bring clear focus to issues.

Sincerely,

  
Vince Giordano  
President/CEO