

AmSouth Bank
Post Office Box 11007
Birmingham, Alabama 35288
(205) 326-5120



April 15, 2002

Rob Strickland
Furrow Auction Company
1022 Elm Street
Knoxville, TN 37921

Dear Rob,

I wish to express my appreciation for the way that Furrow Auction Company handled the recent sale of the former AmSouth Bank building in Guntersville, Alabama. The property was marketed and presented very favorably and sold for an amount that the bank was pleased with. The marketing program implemented by Furrow even generated two cash offers prior to the auction date, although we elected to continue with the auction process, resulting in an even higher sales price. I was very satisfied with the professional manner in which the auction was conducted. From the initial introduction and contracting phase to the general coordination and handling of the auction, every aspect of the process was handled smoothly.

Again, thank you for your assistance in this transaction. We look forward to conducting business with your firm again in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Emilio M. Cerice".

Emilio M. Cerice
AmSouth Bank
Vice President
Real Estate