



December 6, 2000

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

Dear Rob:

We appreciate your efforts regarding the recent auction of property held as collateral by the Bank. Your firm responded quickly to our mutual client's needs and your marketing efforts were, as usual, very good.

I have recommended your firm in the past to business and personal acquaintances who were in need of a reliable, knowledgeable company. Your performance on this recent auction has reinforced my opinion of your company.

Should we have need of a professional auction service in the future, we will most definitely give you a call.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Dwight', written in a cursive style.

Dwight A. Sharp  
Executive Vice President

DAS/bjp