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Mr. Barry L. Banther  
Banther Consulting

Tarpon Springs, FL 34689

Dear Barry:

Thank you for doing such an excellent job in leading the sales training for our Commercial Loan Officers in Greenville, South Carolina last month. I especially appreciate the advance preparation, personal interviews and information you provided the participants prior to the actual training. Your individual follow-up with each participant has been an added, and somewhat unexpected, bonus which made the overall training experience even more valuable.

Although I have worked with you in past years, I found the information presented at the training seminar to be even more thorough and straightforward than I had expected. Our loan officers have consistently commented that this training has laid the necessary groundwork to allow them to find additional sales opportunities, negotiate effectively to close more deals and to cross-sell more deeply into our existing customer base. In particular, our reports are already showing fee income increases of as much as 50% for several of our loan officers. Others have personally thanked us for providing this training and have indicated their increased comfort level in making sales calls knowing they are now better prepared to demonstrate how our people, products and services add value to each customer and prospect.

Barry, I look forward to working with you again in the future, and I will keep you posted on the improved performance we enjoy in the months to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "Kendall L. Spencer". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Kendall L. Spencer  
EVP, Commercial Banking, Florida

KLS/dls