



Gregory R. Lewis
Senior Vice President
Post Office Box 1925
Eustis, Florida 32727
(352) 483-4502
Fax (352) 483-3056

July 21, 2014

To Whom It May Concern

Dear Sir or Madam:

This letter will serve as my recommendation for Granger-Carter Construction and Development, Inc. and its owners, Robert Granger and Mike Carter. I have been extremely satisfied with the performance of the company and its workers over the years as well as the quality of their finished product. They have successfully completed several million dollars in work for United Southern Bank including the following projects:

- Bank Branch – Mount Dora, Florida
- Bank Branch – Clermont, Florida
- Bank Branch – Lady Lake, Florida
- Bank Branch – Astor, Florida
- Bank Branch – Tavares, Florida
- Loan Operations Building – Umatilla, Florida

Additionally, they have assisted or acted as general contractor in several smaller projects across the bank's footprint in Lake and Sumter Counties. They have also given freely of their advice and time when needed.

It has been my experience that no job is too large or too small for their company and their attention to detail is notable. As a community bank, we appreciate that their projects come in on time and on budget and that they work very well with local sub-contractors. Any questions or issues that have come up are dealt with quickly and efficiently. I fully endorse their work and would be happy to discuss my recommendation via telephone if needed.

Cordially,

A handwritten signature in blue ink, appearing to read 'Greg Lewis', is written over a light blue horizontal line.

Greg Lewis
Senior Vice President