TheFirst
A NATIONAL BANKING ASSOCIATION
MEMBER FDIC

November 8, 2018

To Whom It May Concern:

Please accept this correspondence as its intended purpose in offering a very positive recommendation on behalf of Heath Kelly Construction and its principal, Mr. Heath Kelly.

Over the past several years, Mr. Kelly has assisted The First with completion of several partially completed homes in the Bank's OREO inventory in the greater Pensacola, Florida market. On each of these projects, I have worked directly with Mr. Kelly in my capacity as Regional Credit Manager for the Florida-Alabama Region at The First.

Mr. Kelly has consistently approached each job assigned by The First with our best interests in mind, enabling us to complete our OREO homes with a high degree of quality and within budget, both elements being critical in ensuring our ability to market and successfully close on sale in a short time frame.

We have benefitted from Mr. Kelly's experience in making good cost-savings suggestions without compromising design features and quality, both of which are imperative in completing a house for an unspecified purchaser. His network of reputable, capable sub-contractors and vendors have further contributed to our mutual success in completing and selling our foreclosed, partially completed properties.

Mr. Kelly's accounting and payment advance requests are well formatted and documented which assists The First in easily tracking progress completion of the jobs and our internal accounting.

In summary, we at The First have enjoyed our working relationship with Heath Kelly Construction and look forward to a continuation of our relationship going forward. We extend on his behalf, a solid recommendation for his quality work, attention to detail, promptness, and adherence to budget controls.

Very truly yours,

George L. Noonan
Senior Vice President
The First, A National Banking Association.

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