

August 20, 2014

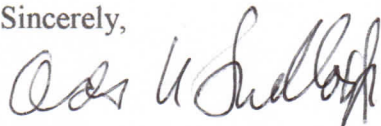
To Whom It May Concern:

It is a privilege for me to write this Letter of Recommendation for Troy Smith. I am presently retired after thirty-seven years as a Financial Advisor with Ameriprise Financial Services, Inc. During this time I have had the opportunity to observe many people in client relationships as well as from a management position. I have known Troy and his family for two years now while attending the same church. We have both been a part of small group bible studies and have developed a friendship as a result of this.

Last year Troy was responsible for installing a new roof on my house due to hail damage. He not only came out and inspected my roof, but also helped me contact my insurance company and met with the insurance adjuster prior to the installation. He was involved with every step of the process and made sure that everything was exactly as he had told me from the start. I was completely satisfied with Troy and the work that he provided. I would not hesitate to recommend his services to anyone now or in the future.

I was very happy to write this letter based on my knowledge of Troy's integrity and work ethic. Please feel free to contact me if you would like any further information.

Sincerely,



Odis U. Swallows Jr.  
606 Fairway Trail  
Springfield, TN 37172  
615-384-2345