

February 24, 2015

I am providing this letter as a recommendation for Art Barry of Coldwell Banker Commercial Eberhardt & Barry Inc. of Macon, Georgia.

Hamilton State Bank has worked with Mr. Barry on 25 plus properties as a Commercial Real Estate Broker. Art is one of the best known Commercial Real Estate Brokers in the Southeast and we find him to be forthright, honest, extremely knowledgeable and very articulate in all of his projects and relationships. Art has proven to be an extremely hard working broker. As a result of his efforts, our properties become accessible, clean and neat, and well prepared for showing.

Art's company is structured to assist Hamilton State Bank with the liquidation of Commercial REO (bank owned) properties, from arranging trash-outs to providing updated Broker Opinion of Value. The most important attribute is Art's ability to prepare meaningful property marketing programs, shared on local, regional and national levels, resulting in excellent property exposure and relatively rapid closings. Art's property reporting is concise and frequent.

Art Barry and his team have a great game plan for our REO property needs and we are very impressed with him and his company's performance. I would highly recommend Art for any Commercial transaction, as a consultant or in representation as a Broker.

Sincerely,



Denise Arnold  
OREO Manager / South Region  
Special Assets