



Laura M. Moore
Senior Vice President
Savannah Market President

August 30, 2017

To Whom It May Concern:

During my time at BankSouth, I have had the opportunity to work with Ryan Hughes as a Lender Inspector. I would like to extend my sincere and honest recommendation for Ryan on any future projects in the capacity of a lender inspector.

Mr. Hughes has been the Lender Inspector on several multi-million dollar projects I was involved with, and has executed each one flawlessly, confidently, and with a positive attitude. I can without reservation, recommend Ryan Hughes for any endeavors that come his way.

Please feel free to contact me at 912-547-3310 should you desire further information.

Regards,

A handwritten signature in blue ink that reads "Laura M. Moore".

Laura M Moore
Senior Vice President
Savannah City Market President

