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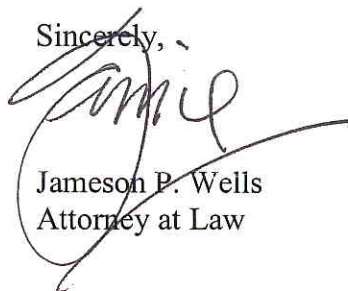
April 5, 2010

Sean Hertel, Vice President
Charlotte Insurance
6400-B South Blvd
Charlotte, NC 28217

Dear Sean:

I wanted to write this letter to personally thank you for providing such excellent service in relation to both my personal and business insurance needs. I have found your advice to be both responsive and sound and I am very pleased with the fact that I feel that I have a knowledgeable and trustworthy agent working in my behalf to insure that my interests are protected. I would recommend you and Marty to any of my clients and wish you continued success in the years ahead.

Sincerely,



Jameson P. Wells
Attorney at Law

Enclosure

JPW:cr