

PROSPERITY BANK *Welcome Home*

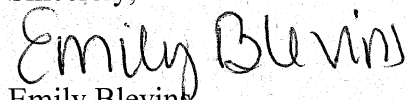
21 July 2009

Subject: Robert E. Taylor
Robert E. Taylor, A.I.A., Architect, P.A.
Taylor Builders & Developers, Inc
710 St. Johns Avenue
Palatka, Florida 32177
386-325-7341 / Fax 386-325-0608

To Whom It May Concern:

This is to confirm that Mr. Robert Taylor has been a valued client of Prosperity Bank for the last thirty-five years. Mr. Taylor maintains an excellent business relationship with our bank. We have known him to be an honest and reliable person based on our previous business dealings.

Sincerely,



Emily Blevins
Vice President