



March 9, 2015

Re: MLM Incorporated

To Whom It May Concern:

Please accept this letter as my highest recommendation of the construction/ maintenance company MLM Incorporated. I have had the opportunity to work with MLM Incorporated over the past 4 years through a variety of remodels in our bank branches and as our monthly maintenance company.

MLM Incorporated has demonstrated a professional and ethical caliber during this time. The company has provided monthly services at all of our 16 locations such as changing lights/ HVAC filters monthly as well as handling all electrical and handyman work. MLM Incorporated has completed numerous remodels in our branches to provide additional office space. Utilizing high skilled employees as well as quality sub-contractors has proved to be definite strength of MLM Incorporated. Schedules have been maintained and all projects have been completed on time. Safety of our customers and employees have been regarded as top priority. MLM Incorporated has shown the ability to be flexible and minimizes disruption to our day to day business.

Understanding that it takes highly qualified personnel to maintain good relationships, MLM Incorporated has provided exceptional service. MLM Incorporated is a company that First Bank and Trust will want to work with in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary B. Blossman", with a long horizontal flourish extending to the right.

Gary B. Blossman
President and CEO