



June 25, 2020

Dear Brian:

Getting! It! Done!

Brian, man, thank you for taking care of things. This year you've had your world turned upside down. All of us are dealing with Covid. You also get to deal with new loan programs (PPP from CARES act) you are learning on the fly. Oh, and let's not forget the merger with South State.

Yet during all of this, you've helped my clients close on HELOCs, answered questions on PPP inquiries, and made sure subordination agreements get complete and sent out on time for our mutual clients.

I have this mental image of you right now juggling balls labeled "PPP," "HELOC," "Merger," "Branch Manager," and "subordination" with one hand while answering emails with your other hand. I know you are slammed, and yet getting things done on time.

You've helped me look good to my clients, and helped me close loans. Thank you! I'll be sure to keep sending referrals your way!

Sincerely,

A handwritten signature in blue ink that reads 'Clay Jeffreys'.

Clay Jeffreys
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