

*Recommendation for Robert Webb*

I have been practicing law in eastern Tennessee since graduating from Harvard Law School in 1990, and, in the last few years, I have had occasion to work with Mr. Webb on a number of financial matters. Based upon those experiences, I can say without qualification that he is the consummate professional, with a unique ability to work through difficult situations. He has the financial acumen and the broad-based understanding of business operations to assist management in identifying the structural or operational problems that are affecting value. Beyond identifying the problems, however, Mr. Webb possesses both the expertise and the real world experience to develop a focused strategy to make necessary changes in personnel or operations. In short, he sees the company's "big picture" and how each component of a proposed plan fits into a view of the company as an integrated system. Then, with a calm, unflappable tenacity that I have seen in very few people, Mr. Webb implements the plan. While he is gracious and even-handed in his dealings with people, Mr. Webb is firm and unbending when boundaries have been crossed and when changes need to be made. As an attorney, I would want Bob to assist my corporate clients if they need professional, financial leadership at a crisis point in the life of their company.

Michael S. Kelley,  
Shareholder