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**From:** Jim Beaman [mailto:jim.beaman@southwestbank.com]  
**Sent:** Tuesday, May 17, 2011 10:30 AM  
**To:** BShaddock@ctot.com  
**Cc:** Monica Middleton  
**Subject:** Monica Middleton, Austin, TX

Good morning Bill,

I wanted to share with you my deep appreciation for all the effort and time Monica provided me and my customer during a courtesy close in Austin yesterday. She was the epitome of professionalism at a closing that one, that probably went longer than anticipated and two, was at the end of a busy day. I remember people that provide such service and have added her to my directory to use on my next deal in Austin. I promise, it won't be a courtesy close. I would appreciate you acknowledging Monica as well, she good for your business.

Kind regards,

Jim Beaman | Sr. Vice President  
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