



September 16, 2011

Ken Kingery
Mosaic Corporation
3250 - H Peachtree Corners Circle
Norcross, GA 30092

Dear Ken,

You recently asked about our satisfaction with Docstar. We purchased Docstar after looking at other image solution programs. Our conclusion was that Docstar provided us the easiest to use solution along with the best price / performance pricing.

Since implementing Docstar in the spring of 2009, we have experienced the following benefits:

- It is much easier for us to look up loan file data because the system is available right at our desk. Searching and finding documents is very easy and very time efficient for us.
- We have had Bank examiners, auditors and loan review specialists use Docstar and it has been very easy to show them how to use the program. In fact, we have had comments from these folks that they really like it compared to pulling out paper files and searching. We used to have to pull files, make copies and all of that was very time consuming. Now, these persons can look through our files with Docstar and when they see a particular document they are interested in, they can either get what they need right off the screen or print a hard copy to a printer.
- Space, especially filing space, was an issue with us. We were simply running out of room for file cabinets and files. Docstar has made this a non-issue.

I would like to thank you and all of the employees of Mosaic for doing such a wonderful job of helping us implement Docstar and adapting it to suit our requirements. You all have been very responsive to our technical needs ever since. We look forward to a long and rewarding relationship with both Docstar and Mosaic moving forward,

Best regards,

Billy Cook
President