



HomeTrust Bank

December 8, 2005

North Carolina Licensing Board of General Contracting
Post Office Box 17187
Raleigh, NC 27619

To Whom It May Concern:

It is a pleasure to recommend Carl T. Lasley, III as a reliable expert craftsman in his vocation as a builder developer.

Lasley Construction Company has performed work in North Carolina and the state of Virginia with a large concentration of construction in the Charlottesville, Virginia area. Mr. Lasley comes from a three-generation lineage of builders.

I have personally been on site of homes Mr. Lasley has remodeled or built that range from 200 to 900 thousand based on appraisal.

I have served as a Regional Vice President for the N.C. Association of Realtors and retired four years ago as Vice-Chairman of the HomeTrust Bank Board of Directors. A career of real estate since the early 1970's has given me a good opportunity to evaluate builders.

Once again, I highly recommend Mr. Carl T. Lasley, III as a professional in his field.

Sincerely,

A handwritten signature in cursive script that reads 'Robert O. Brannon'.

Robert O. Brannon
Director Emeritus

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