



First Southern Bank
"The People's Choice Community Bank"

NEWTON B. BLOUNT
President / C. E. O.

May 17, 2011

To Whom It May Concern:

First Southern Bank, Columbia, MS is proud to recommend Scott Farve PA, LLC as a public adjuster to assist with insurance claims. We have recently obtained his services to handle a claim regarding a substantial theft loss on a building we owned. Mr. Farve's knowledge and experience was responsible in our receiving the maximum results for our claim.

Mr. Farve also helped our bank in settling an insurance claim on roof damage suffered during hurricane Katrina. We were unable to reach any type settlement until Mr. Farve was recommended to us. With Mr. Farve assistance we were able to finalize our insurance claim within several months.

I am confident Mr. Farve has been able to expedite our insurance claims and maximize our settlement.

Sincerely,

Newton B. Blount
President & CEO

NBB/db