



To Whom It May Concern:

Over 20 years ago I began my career as a real estate appraiser. I started out as a residential appraiser with an independent appraisal firm and later became a staff appraiser for a small regional bank. Nearly 12 years ago I entered appraisal management for a regional bank and have and now work with MainSource Bank a \$2.8 billion bank with over 70 branches in 4 states. In my initial role as an appraisal manager I was in charge of assigning and reviewing all residential appraisals, using both bank staff and fee appraisers.

Of the Appraisal Management Companies that I have worked with over the years, SAMCO is clearly the best I have worked with. Any time I have a question or problem, I do not hesitate to call John Shives for a discussion. A majority of the time John answers my call but I know that if I leave a message, John will return a call to me at his earliest convenience. It is very reassuring to me that I have direct access to the company president. There are very few companies, regardless of their size that the company president is so accessible to his customers.

John is always willing to listen to my ideas, suggestions, concerns, or problems and always work for me and with me to find a suitable solution. In today's regulation heavy financial industry it is a full time job trying to maintain awareness of new regulations, standards and guidelines.

If you are in a position in which you are responsible for appraisals within your institution, I urge you to call John to see how he can put your mind at ease.

Sincerely,

A handwritten signature in black ink that reads "Kevin D. Schultz". The signature is written in a cursive style and is enclosed within a thin black rectangular border.



Kevin D Schultz
Appraisal Manager
MainSource Bank

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