



**Barnett Banks, Inc.**

1000 Century Park, 4th Floor  
Post Office Box 30318  
Tampa, Florida 33630-3318

May 13, 1997

Mr. Tim R. Kistel  
Kinsey Associates, Inc.  
1342 Colonial Blvd., Suite F-42  
Ft. Myers, Florida 33902

Dear Tim:

In 1993, Barnett Bank was involved in disposing of numerous properties it had acquired by merger with another financial institution. This disposition process was successful in that the Disposition Team exceeded established parameters for volume and price.

You were involved in approximately 25 of these transactions with sales in excess of \$7.5 million. I found you to be honest, knowledgeable and persistent. I enjoyed our working relationship and, without hesitation, would recommend you to others. I am thankful for your involvement and expertise.

I wish you continued success.

Sincerely,

A handwritten signature in blue ink that reads "Luli Cannon".

Luli Cannon  
Transactions Officer

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