

January 27, 2009

To Whom It May Concern:

Magna Bank initiated a roof and building envelope evaluation program for all its facilities with Korte Construction Company in 1994. Wayne Korte served as project manager for Korte Construction and was responsible for the inspection and reporting on over 100 bank facilities. Since the acquisition of Magna Bank by Union Planters and later by Regions Bank, Wayne and his team (now Foresight Services, Inc.) have evaluated over 2,000 Regions Bank buildings in sixteen states. In 2008, Foresight Services, Inc. provided surveys for over 800 sites.

In addition to the above, Foresight plays a key roll in our Disaster Recovery Plan. This past year Foresight was on site in the Gulf Coast and South Texas regions performing assessments just hours after the hurricanes passed through the area.

A detailed roof survey is prepared for each facility that includes digital photos, CAD drawings, core test results, budget information, life cycle determination, and an overall current condition report. These reports have become a great resource for CB Richard Ellis as we effectively manage capital and maintenance budgets for Regions Bank. The reports also allow us to forecast with very good accuracy most anticipated expenditures.

The roof management program, building envelope services, and parking lot evaluations from Foresight Services are a value-added benefit to CB Richard Ellis and the client we serve. I strongly recommend the services of Foresight Services, Inc. to complement any facility management group.

Yours very truly,



Michael D. Marlin  
Director of Facilities  
CB Richard Ellis