



December 29, 2009

Re: Property at 3505 Park Lane South, Mountain Brook, AL 35213

To whom it may concern:

BB&T currently holds a mortgage on property at 3505 Park Lane South, Mountain Brook, AL 35213. The mortgage number is #6992038851.

Arlington Trust Company, as agent for its' clients, will guarantee the full payment of the mortgage at closing if there is a deficit between final contract selling price and the amount owed to BB&T to release the mortgage and lien held by BB&T on this property. Pledged assets in excess of the mortgage balance secure this guarantee.

Sincerely,

Wayne M. Langevin
Senior Vice President & Senior Trust Officer