

To Whom It May Concern:

This is a letter of reference for Jim Turner with Turner Business Appraisals, Inc. We had the pleasure of working with Mr. Turner on an equipment/machinery appraisal for a client of ours in Gastonia NC. Upon providing Mr. Turner with all of the information that he needed in order to begin his work on this appraisal, he took charge of it and provided us with an extremely thorough report. Mr. Turner took the time to hand deliver the appraisal to our office and he made himself personally available to answer any questions.

I would say that in the event we have a need for an equipment/machinery appraisal, we would utilize his services again. He was very respectful, knowledgeable, and efficient with the work that he provided; interaction with him was extremely professional and we would gladly recommend his services elsewhere.

Thank you,

Steve Billings, Senior Vice President/Senior Lender

**Premier Commercial Bank**