



November 26, 2012

Dear Sir or Madam,

I am writing this letter of reference on behalf of Stuart C. Lathrop. Mr. Lathrop and I have worked together at The Coastal Bank since he was hired as director of our IT department in April 2009.

Mr. Lathrop recently resigned from the bank to pursue other opportunities, and his role will be difficult to fill. Responsive by nature, he possesses excellent problem solving skills and takes his professional duties very seriously. His stability and maturity levels are sound and he manages others in a pleasant and consistent fashion.

I am confident that Mr. Lathrop will continue to provide value to any organization with which he chooses to associate.

Please feel free to contact me should you have any further questions.

Sincerely,

J. Thomas Wiley, Jr.
Chairman of the Board