

Wachovia Bank, N.A.
Post Office Box 640
Gaffney, South Carolina 29342

R. WAYLAND SHERMAN
SHERMAN CONSTRUCTION CO., INC.
P. O. BOX 1629
GREENVILLE, S.C. 29602

WACHOVIA
FEB 6 - 1998
SHERMAN CONSTRUCTION

FEB. 2, 1998

DEAR MR. SHERMAN:

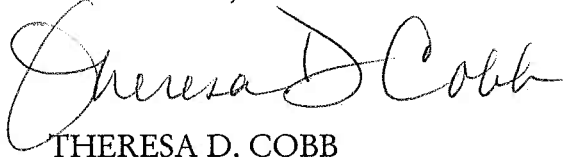
I WORK FOR WACHOVIA BANK IN GAFFNEY, WHERE YOUR COMPANY IS CURRENTLY REMODELING OUR BRANCH. I CANNOT SPEAK FOR WACHOVIA BANK IN AN OFFICIAL CAPACITY, BUT I CAN SPEAK FOR THE BRANCH HERE. I'M SURE YOU ARE AWARE OF WHAT AN ASSET DONALD ATCHLEY IS TO SHERMAN CONSTRUCTION COMPANY.

I HAVE BEEN SO IMPRESSED WITH HIM AND HIS MEN. THEY ARE NOT THE STEREOTYPICAL CONSTRUCTION WORKERS THAT MOST OF US HEAR OF. NO, THEY ARE NOTHING BUT PROFESSIONAL, HELPFUL, COURTEOUS, KIND AND COMPLETE GENTLEMEN. NOT TO MENTION GREAT CRAFTSMEN.

DONALD AND HIS MEN HAVE GONE OUT OF THEIR WAY TO BE ACCOMMODATING AND HAVE EVEN HELPED US WHEN IT WASN'T THEIR PLACE TO DO SO. THEY HAVE HELPED US OUT OF A BIND MORE THAN ONCE. I HAVE TOLD MANY WACHOVIA EXECS , AS WELL AS CUSTOMERS, HOW IMPRESSED WE ARE WITH DONALD AND HIS MEN. I BELIEVE DONALD AND HIS MEN ARE EXCEPTIONAL, NOT ONLY TO THE CONSTRUCTION INDUSTRY BUT TO SHERMAN CONSTRUCTION AS WELL.

I WILL BE SORRY WHEN THEIR DAYS HERE ARE COMPLETE. I WILL SORELY MISS THEM FOR THEY HAVE BECOME FRIENDS.

SINCERELY,



THERESA D. COBB