

king southern bank

Member Federal Deposit Insurance Corporation

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March 10, 2006

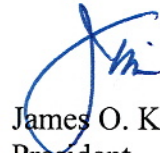
Mr. David Holobaugh,
President
David Construction Inc.
1330 W. Breckinridge St.
Louisville, KY 40210

RE: King Southern Bank Projects

Dear David:

Thank you for a job well done on my new Headquarters Building and J-Town Branch. While there were the usual challenges along the way, your team continued to work through them with diligence, hard work, enduring integrity, and the fundamental but very important commitment to get the job done right. I am very pleased with and very proud of my new buildings, and I won't hesitate to use David Construction again in the future.

Very truly yours,



James O. King, Jr.
President

JOK/tw

member of the king corporate group

HIGHLANDS
3400 Dutchmans Lane
Louisville, KY 40205
502-357-BANK(2265)
Fax: 502-357-2493

JEFFERSONTOWN
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Louisville, KY 40299
502-515-BANK(2265)
Fax: 502-266-9800

EASTWOOD
14103 Shelbyville Road
Louisville, KY 40245
502-244-3663
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MIDDLETOWN
911 Blankenbaker Pkwy.
Louisville, KY 40243
502-245-9600
Fax: 502-245-9622

CHAPLIN
5916 Lawrenceburg Road
Chaplin, KY 40012
502-673-3154
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BLOOMFIELD
111 Chaplin Road
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