

# Central Bank of Lake of the Ozarks



July 18, 2011

To Whom It May Concern:

Brent Calvert, owner of Calvert Development, Inc. is a longtime friend and customer of mine. I have financed a construction project of his here at the Lake of the Ozarks. Brent provided all the information, documentation and lien releases as required by the bank. He is very professional and knowledgeable about his business.

Nik D Perrigo  
Vice President