

## Receivership Management, Inc.

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215 Centerview Drive, Suite 133 Brentwood, TN 37027 (615) 370-0051 Fax (615) 373-4336

July 19, 2007

Mr. Radford A. West, President and CEO  
Macon Bank & Trust Company  
609 Red Boiling Springs Road  
Lafayette, TN 37083

RECEIVED  
2007 JUL 24 PM 12:15  
T.R.A. DOCKET ROOM

Dear Mr. West:

I want to take a moment to thank you and your organization for the outstanding service you have provided to the liquidation estate of RBS Gas Utility Inc. As you may know, RBS Gas Utility Inc. was placed into court-order receivership and Receivership Management, Inc. was appointed to operate the gas company back in May of 2006. During the ensuing year, we encountered many operational problems and challenges, but we did not experience problems at your bank. Receivership Management, Inc. deals with many different types of liquidations, requiring us to work with financial institutions across this state and across this country. The level of banking service and assistance we received from Macon Bank & Trust Company far exceeded any our organization has ever seen.

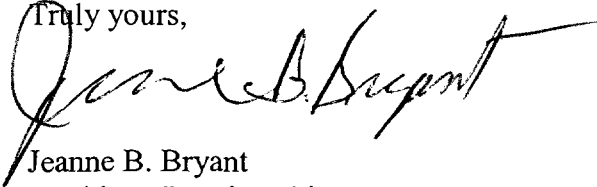
The Macon Bank & Trust Company office in Red Boiling Springs and the services of the staff there significantly aided in the successful receivership operation and eventual liquidation of RBS Gas Utility. Professional, knowledgeable, and courteous, with sensitivity to the needs of not only RBS Gas Utility, but its customers as well, are the hallmarks of our dealings with your bank Ms. Frances Hudson was especially helpful in solving the many items we encountered while operating the gas company. The managers, tellers and staff at the Red Boiling Springs office are a credit to your banking firm and their assistance over the course of this receivership was invaluable.

The circumstances that brought us together were indeed unfortunate. But we take a new measure of excellent banking service with us to evaluate current and future banks.

Thank you again for all of your help.

With best personal regards for you and your organization, I remain

Truly yours,

A handwritten signature in black ink, appearing to read "Jeanne B. Bryant". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Jeanne B. Bryant  
President, Receivership Management, Inc.  
Court appointed Receiver for RBS Gas Utility

C: The Honorable Sara Kyle, Director, Tennessee Regulatory Authority  
The Honorable Eddie Robertson, Chairman, Tennessee Regulatory Authority  
The Honorable Pat Miller, Director, Tennessee Regulatory Authority  
The Honorable Ron Jones, Director, Tennessee Regulatory Authority  
The Honorable Greg Gonzales, Commissioner, Tennessee Dept. of Financial  
Institutions  
The Honorable Kenneth Hollis, Mayor, City of Red Boiling Springs Tennessee  
Ms. Francis Hudson, Red Boiling Springs Office, Macon Bank & Trust Co.