



January 3, 2000

To Whom It May Concern,

Colonial BancGroup was pleased to have Karla Brandau lead her Strategic Leadership workshop last September. The thirty Regional Trainers from throughout our company benefited greatly from her presentation.

Karla adapted her presentation to meet our needs. She was prompt, efficient and made very good use of the time allowed her. The group received wonderful insights during an energetic fun-filled day.

As Colonial BancGroup's Corporate Training Director, I highly recommend Karla Brandau. She was wonderful to work with and made a great impression on us all.

Sincerely,

A handwritten signature in black ink that reads "Kathy M. Ray". The signature is written in a cursive style.

Kathy M. Ray