



**Hometown**  
BANCSHARES, INC.

October 10, 2014

Mr. Glen Farr  
MOGO Capital Consulting, LLC.  
1812 Binnies Way  
Bufford, GA 30519

Dear Glen:

I wanted to follow up with a thank you for the assistance you gave us recently in connection with the deferral and extension of the interest that was due on our trust preferred securities.

I very much appreciate the time you made available even on late nights and weekends to ensure that our matter was successfully resolved.

Additionally, thank you for your personal input and professional advise that proved very beneficial in the successful outcome which we were very much needing.

Thank you for all your efforts.

Respectfully,

HOMETOWN BANCSHARES, INC.

Lonnie W. Heckmaster  
President and Chairman of the Board

LWH/ljr