COPENHAVER, ELLETT & DERRICO

PROFESSIONAL ARTS BUILDING

30 FRANKLIN ROAD, S. W., SUITE 200

ROANOKE, VIRGINIA 24011-2411

JOHN D. COPENHAVER 1911-2005 J. ALBERT ELLETT 1924-2010 RIGHARD L. DERRICO MICHELLE G. F. DERRICO CERID E. LUGAR

AREA CODE 540 843-9840 843-1780 FACSIMILE 842-9288

February 24, 2015

RE: Susan Culbertson, CPA

To Potential Client:

I have had the opportunity of using the professional services provided by Susan Culbertson, CPA. She assisted us with a complex partial accounting of funds managed by an attorney-in-fact who kept very poor records. Susan provided excellent quality, and possessed professionalism and efficiency in her work. Moreover, she allowed us to trace misappropriated funds without incurring the costs of a full-fledged accounting. Such practicality saved my client thousands of dollars, and streamlined the process.

I highly recommend her services to other attorneys in need of professional accounting services related to Powers of Attorney or other accounting matters.

Sincerely,

COPENHAVER/ELLETT & DERRICO

Richard L. Derrico

RLD/csf