



BancorpSouth

June 30, 2004

Cayce Hand
P.O. Box 29159
Shreveport, La. 71149-9159

Dear Cayce,

We now have a finished building at 8585 Fern Avenue. As you know, our grand opening is Friday, July 1st.

I am very pleased with the job your company performed in constructing the building. John Provost and Larry Tinker were very pleasant, talented and helpful. You are fortunate to have both of them. It will be a pleasure referring your company to other customers.

I think we are both lucky to have dedicated and talented employees.

Sincerely,


Jerry A. Fielder
President