

Capital Bank Plaza  
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Raleigh, NC 27601



CAPITAL BANK

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B. Grant Yarber  
*President and Chief Executive Officer*

December 12, 2007

Mr. J. Rex Thomas, CPM, SIOR  
President  
Grubb & Ellis|Thomas Linderman Graham  
1511 Sunday Drive, Suite 200  
Raleigh, NC 27607

**RE: Real Estate Service**

Dear Rex,

On behalf of Capital Bank, I would like to express my gratitude for your and Grubb & Ellis|Thomas Linderman Graham's involvement in providing solutions to our various real estate needs since the formation of the bank. Your advice, professional knowledge and strategic insight has collectively lent itself to our success in securing and making the best real estate decisions possible.

Your most recent involvement in finding space, structuring a deal and negotiating a lease for our Capital Bank Plaza headquarters building has allowed us the flexibility to expand as needed, with favorable lease terms, in a highly visible location and with the brand recognition that is ever so important to the success of our business. Furthermore, your team has effectively reduced our expenses by identifying, negotiating with and securing a subtenant to lease much of our excess, future growth space.

Should you ever need assistance or a personal recommendation, you have my endorsement. Thank you again for your assistance and for your personal involvement with Capital Bank. I look forward to continued work with you and your team and wish you a healthy and prosperous New Year.

Yours truly,

B. Grant Yarber