ALLIANCE FINANCIAL GROUP, INC.

DBA Allstate Insurance

November 6, 2014

To whom it may concern:

In our decision to sell our Agency, I reached out to an Allstate agent for recommendations. Without hesitation, she referred Mel Clemmons of Samm Consulting. Although, I previously had the great pleasure of meeting Mel on an Allstate payoff trip in 2006, I wanted to be absolutely sure that I was making the right decision. Upon further research, I learned that Mel and his team has successfully assisted many agents in the buying and selling process. I met with Mel and he detailed the entire process without leaving me feeling overwhelmed. Mel took the time to understand our book of business and what we really needed. As a result, Mel presented a qualified buyer within one month of hiring his firm. It became apparent to me that Mel is well respected by both buyers and sellers.

I would give Mel and his team my highest recommendation. Mel's industry expertise and negotiation skills were invaluable to us. He knows the Allstate Agency market inside out and all parties involved in the process. During the negotiations, he gave practical advice that I would never have considered, even as an agency owner. His team worked with the buyer's bank as well as with Allstate management to facilitate the closing of the sale. Speaking of his team, it was an absolute pleasure to work with Nicole Anderson. Not only is she knowledgeable and proficient, she is always positive and professional.

Samm Consulting did so much more for us than was expected. When Mel Clemmons said "we got this", that's exactly what he meant. Not only did he find a qualified buyer for us, but his expertise and advice saved us a significant amount of time. Mel and his team were hard-working and tenacious in getting the best results.

If you are looking to buy or sell your agency, I would advise you to make the first decision, a decision to call Samm Consulting. You will not regret it.

Very Truly Yours,

Aileen Walton, CEO

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