



The Business Record
Forth Under 40 Committee
The Depot at Fourth
100 4th St.
Des Moines, IA 50309

January 9, 2018

Dear Members of the Forty Under 40 Committee,

I am proud to express my strong support for Mark Brown's nomination for the Business Record's 2018 class of Forty Under 40. Mark has extensive experience in the banking industry and is leading an effort to establish Central Bank as one of the premier banks in Iowa.

I have worked with Mark on many finance projects to expand our business in Iowa and have only received the best service possible. Mark takes the time to understand his clients and business needs. Mark has become a great asset for our company by always sharing ideas and strategies from other industries to help our company perform efficiently.

In his young career, Mark has been a great supporter of the community. He is a member of various committees and devotes much of his personal time giving back to the community. With his position at the bank, he brings the means and access to help the community much more than others. As a senior vice president, he has demonstrated flawless leadership skills while demanding excellence from others around him. This trait only helps the community in a positive light.

I am very excited to give my support for Mark for this honor. He is a young and dynamic individual who has a very bright future at Central Bank by helping grow the community and also giving back to make Iowa a better place for everyone.

Sincerely,

Tom Konopka
Officer

INROADS

ASPHALT PAVING + MATERIALS

4224 Hubbell Ave
Des Moines, IA 50317

Date: January 9, 2018

Dear Forty Under 40 voting committee,

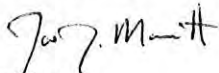
I'm happy to write a recommendation to support Mark Brown's nomination for the Business Record's 2018 class of Forty under 40. Mark and I are both alumni of the Greater Des Moines Leadership Institute. We connected several years ago and thought we would be able to help each other in business and in the Des Moines community.

Mark provides the financial capabilities to help my business grow in the Metro area. He put trust in my start up asphalt paving company, valuing the relationship we have fostered over the years, and provided financing through Central Bank. With Mark's help, my company can now create jobs and bring more competitive construction prices to the Metro area, benefiting all taxpayers in the community. We are just one company that impacts the Des Moines community positively and we are proud to have Mark as our stalwart supporter.

Mark has all the right qualities we look for in a friend and business partner. He is hardworking, honest, dependable, intelligent, loyal, detail-oriented, and personable. He listens to other's opinions, but also develops his own views after taking in all considerations. Mark has been a leader with his organization for some time and has quickly emerged as a leader in the Des Moines area, which will endure for years to come. Mark is a connector. His best attribute is being able to piece together relationships and leverage those relationships into who can help whom most effectively. Whether it's on his team at Central Bank or people he knows in the community, Mark connects the dots to help others succeed.

The banking industry is community based – banks help support the communities in which they have branches and operate. Central Bank is a leading financial institution in Des Moines, helping this community and its residents prosper. Central Bank is owned and operated by the Brown family and Mark works hard at pushing his family bank to have growth while maintaining the best customer service possible. He is well deserving of being a Forty Under 40 honoree.

Sincerely,



Joe Manatt
President
InRoads LLC