



February 10, 2012

To Whom It May Concern:

It has been my good fortune to work at Bank of the Ozarks for the past thirty years, serving for the last several years as its Vice-Chairman and Chief Operating Officer. Our company has achieved significant growth over the years and we recognized the need to build a new corporate headquarters in late 2006. We began construction soon after and moved into our new 100,000 square foot facility in west Little Rock, Arkansas in late 2008. At that time, we were informed that our headquarters building project was the largest Little Rock based commercial project under construction.

One of the components we used during construction of our new headquarters facility was an innovative drywall tape and process from Green-Zip (formerly TAD™) that allows for the demounting of our wall systems. This is an important facet of our recent construction for a number of reasons. Should the need arise, we now have a built in mechanism for remodeling that should be less expensive, less time consuming, and most importantly, environmentally friendly. In addition, we received a tax benefit, consistent with the projections we were given by Green-Zip (formerly TAD™) that created considerable value for Bank of the Ozarks.

We were so satisfied with the results of this innovative process that we subsequently engaged Green-Zip (formerly TAD™) to assist us during the construction of two additional branch bank facilities and for our operations center.

Please feel free to contact me should you have questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mark D. Ross".

Mark D. Ross
Vice-Chairman & COO