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October 27, 2017

Scott Niswonger
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Re: Niswonger Foundation Loan Repayment Forgiveness

Dear Scott:

I hope this letter finds you well. Professionally, things are good here at Waller, and personally, things are even better, as I got married in January. I would love to catch up soon if your busy schedule permits.

I am writing in regards to my loan repayment to the Niswonger Foundation, as I recently received the repayment agreement. Irrespective of how receptive you and the Board are to my loan forgiveness request, I want you and the Foundation to know how forever grateful I am and always will be for the opportunities you and the Foundation have made possible for me. You all recognized the potential in me and took a chance on a very unpolished 17 year-old who had no clue how difficult the real world was going to be. With the tools that the Foundation made possible, things have turned out exceedingly well for me thus far in my journey. On a more personal level, you understand my background and upbringing and for you to have provided a path for me to succeed and overcome what might have been insurmountable odds, I cannot say thank you enough. Please understand that I hold you and the Foundation near and dear to my heart for what it has helped me accomplish.

Upon my graduation from Furman in 2007, I attended law school at the University of Tennessee, and following law school, I chose to remain in Knoxville to serve as a law clerk to a Tennessee Supreme Court Justice. While I was fortunate enough to be offered law school and employment opportunities in various parts of the country, I chose Knoxville on both occasions, in large part due to its proximity to the Tri-Cities area which would allow me to become involved in the Greeneville community.

During my years in Knoxville from 2007 through 2011, I volunteered my time with the Greeneville High School football team. I frequently traveled to Greeneville, whether it was to assist with workouts and practice sessions during the summer months to prepare for the upcoming season or to serve as a volunteer assistant coach on game days during the season. Through my experiences with the football team, I was able to develop relationships with these young men and serve as a mentor to many of them.

Beginning in 2009, I served on the Board of the Chase Greenway Memorial Scholarship Foundation, where one of my roles was evaluating scholarship applications and assisting in the selection of students from Greeneville High School to receive the scholarship. During the selection process, I traveled from Knoxville and interviewed potential candidates at Greeneville

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High School. In my role with the scholarship foundation, I also assisted in the planning and execution of an annual golf tournament at Link Hills Country Club, which raised funds for the scholarship.

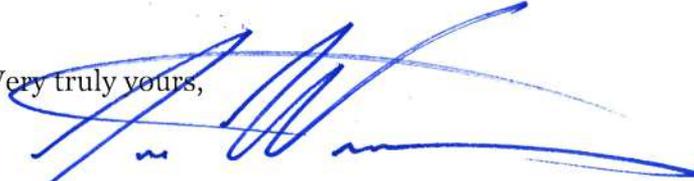
Upon moving to Nashville in 2012 to take a position with the law firm of Waller Lansden Dortch & Davis, I have continued to actively seek out opportunities to positively impact the Greeneville community. Over the last four years, I have devoted a significant portion of my legal practice to the representation of US Nitrogen. Prior to representing US Nitrogen, my experience in environmental law matters was practically nonexistent. However, when I learned that my law firm was representing US Nitrogen—a company that I knew you were strongly behind—I immediately approached the responsible partner and explained that I was from Greeneville, that US Nitrogen's successful move to Greeneville was important to me, and that I wanted to do whatever I could to help in the numerous lawsuits filed against US Nitrogen. While the learning curve was initially steep, I have been heavily involved in successfully defending US Nitrogen against these lawsuits aimed at preventing US Nitrogen from operating in Greeneville. Because US Nitrogen has been able to navigate all of these legal hurdles, the Greeneville community has gained another significant employer that will only improve the local economy.

In addition to US Nitrogen, my law firm and I have represented other individuals and entities in Greeneville and East Tennessee. I also recently planned and coordinated Dr. Dishner's meeting in Nashville with several Waller attorneys, as the Foundation is seeking legal counsel to assist with various issues.

Since graduating from Furman, I have actively sought opportunities that would enable me to be impactful in the Greeneville community. Despite not living in Greeneville, I believe the activities outlined above demonstrate that I have, in fact, made numerous and significant contributions to the community which is the primary goal of the Foundation's scholar program. I understand that the scholar program was not designed to fund scholars' higher education only to have the scholars use the tools they have acquired in other parts of the country, but hopefully, I have shown that the education made possible by the Niswonger Foundation is being utilized in ways that have benefitted East Tennessee. I also want you and the Foundation to know that I do believe and intend that I will return to East Tennessee at some point in the future, when the right opportunity presents itself.

Because I believe I have satisfied the goal and spirit of the Foundation, I am asking you and the Board to consider forgiving some or all of the loan that recently became due. If you and the Board determine that I should repay the entire debt amount, then that is exactly what I will do. No words can fully convey my appreciation for you and the opportunities you have made possible for me, and I will continue striving to use the knowledge and tools I have gained to improve Greeneville and East Tennessee.

Very truly yours,



Joseph L. Watson

cc: Nancy Dishner