



J. Downey Bridgwater
President

September 28, 1999

To Whom It May Concern:

Re: Becky Robbins, Consultant

Dear Sirs:

It is with great pleasure that I introduce Becky Robbins as a professional consultant to your organization. Ms. Robbins has provided an effective methodology through which I have been able to re-invent myself and subsequently our organization. With this re-invention effort our organization has, within the last 18 months, increased our asset size by 64% to \$1.7 billion. We initiated plans to expand to other marketplaces and reorganized our central management team in order to maximize the effectiveness of our company's leadership.

Through a series of seminars and individual coaching sessions with other managers, and myself Ms. Robbins has introduced management tools which have been adopted by our company. She has assisted our senior management team in implementing a more effective strategic planning process after which these plans are then executed. These tools have allowed us to focus on specific objectives that will maximize shareholder value.

I personally have had the privilege of working with Ms. Robbins and highly recommend her as an asset to your organization.

Respectfully,

A handwritten signature in black ink, appearing to read "J. Downey Bridgwater".

J. Downey Bridgwater
President