

Beeline Banking<sup>sm</sup>

January 27, 2006

RE: LMI Builders, Inc./ Level Masonry Inc.  
Joseph Williams

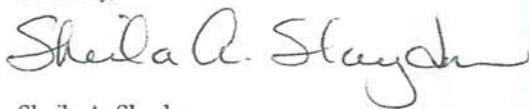
Dear Sirs or Madams:

Please be advised that this is a letter of recommendation for the above company as well as Joseph Williams, president of these corporations. LMI Builders/ Level Masonry Inc. have been customers of mine since 1998. Mr. Williams is a strong business person with a history of managing his companies in a professional manner. He is a person of high standards and strong ethics.

All accounts, deposit and credit accounts, have been managed as agreed. There have been no derogatory ratings on their accounts since the start of their business'.

If you should need additional information as it relates Mr. Williams or his companies, please call.

Sincerely,



Sheila A. Slaydon

Vice President

Welcome Office 336-731-3381

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