

John B. Ward  
President



March 8, 2002

To Whom It May Concern:

Over the past five years, First American Bank has enjoyed an extremely satisfactory relationship with The Missner Group.

As a customer of our bank, their conduct in financial matters has always been without reproach. The scope of our relationship covers a full range of banking and borrowing services, and their standing with the bank can only be described as excellent.

In addition, The Missner Group has just broken ground on the ninth banking facility they have built for us. As a construction and project manager, their organization has performed exceptionally well and has always solved any problems without question or hesitation.

If I can provide you with any further details on our relationship, feel free to contact me at (847) 427-5000.

With best regards,

A handwritten signature in blue ink, appearing to read "John B. Ward", written over a circular stamp or mark.

John B. Ward