

Terry Anderson
Vice President
Real Estate

August 17, 2004

Kent Taylor
Taylor Commercial
900 Congress Av, ste L-165
Austin, Tx 78701

Dear Kent:

There may be occasions where a letter of reference would help to introduce you and your firm to a new or potential client. So, if you need a reference then I will be pleased for you to submit this letter to anyone who might be interested.

We have worked together for several months in an attempt to add value to a large tract of land in Austin that will eventually be sold. Most of the time this bank engages brokers to sell a property in a fairly short period of time but in this case we want to maximize the value before selling. You have gone way beyond the normal broker/client relationship by providing constructive ideas that have significantly improved the marketing potential for the tract. The value you add by knowing the local market plus understanding the bureaucracy in the City of Austin has been indispensable.

Throughout the time we have worked together I have found you to be a true professional and someone I can count on. Your perception and decisiveness are attributes that we have relied on time and again. You're a great guy to work with and I'm sure others will quickly find you to be an invaluable part of their team.

Sincerely,



Terry W. Anderson
Vice President