



BUSINESS BANK OF CALIFORNIA

January 5, 2000

Re: Mr. Jay Miller
1138 South Glenville Dr., Suite 2
Los Angeles, CA 90035

To Whom It May Concern:

It is my pleasure to provide general information concerning Mr. Miller's telemarketing services from my experience while serving as Chief Credit Officer of Vineyard National Bank.

Mr. Miller assisted us in designing and implementing a more active calling program for our field officers. He assisted us in procuring a preliminary list of businesses that met our initial parameters. From that list he and his associates made telephone calls, pre-qualified the prospects, and scheduled firm appointments with businesses in the areas of our offices.

The appointments we were provided included information as to contact personnel, services sought, the prospect's credit appraisal, appointment date and time, etc. The information developed by Mr. Miller's service was always accurate and timely. He delivered the agreed number of confirmed appointments for the costs cited and within the mutually agreed upon time frames.

While Vineyard used Mr. Miller's service for only a few months I believe it to be a valuable, reliable, and cost effective tool in the development of small market loan and deposit business. At the time I left Vineyard in November we were still working several of the leads his service provided and had enough new loans and deposits to have paid for his service for the entire time we subscribed to it.

I heartily recommend Mr. Miller for his professionalism, enthusiasm, and effectiveness. If you have further questions please feel free to contact me personally.

Sincerely,

Robert L. Cole
Vice President

OFFICES

Main Office
505 W. Second St.
San Bernardino, CA 92401
909-885-0036

Corona Office
321 E. Sixth St.
Corona, CA 91719
909-734-4110

Highland Office
1380 E. Highland Ave.
San Bernardino, CA 92404
909-881-3484

Redlands Office
173 N. Orange St.
Redlands, CA 92374
909-792-7556

Hesperia Office
16869 Main St.
Hesperia, CA 92345
760-948-2800

Phelan Office
4022 Phelan Rd.
Phelan, CA 92371
760-868-2222