



First Coastal Bank, N.A.

February 4, 2003


Mr. Jay Miller
I Can Open Doors For You
1138 S. Glenville Drive, Ste. 2
Los Angeles, Ca. 90035

Dear Jay:

I want to thank you for the excellent job your company has done in referring new clients to First Coastal. In the year and a half we have been working with you, our deposits and loans have increased dramatically. A great deal of this is due to the telemarketing referrals we are receiving from you. Your employees are extremely professional and courteous. Many of the potential clients comment that the reason they accepted an appointment was because of the excellent presentation on the phone.

It is a pleasure to work with you on a daily basis, as you are professional, caring, and easy to work with. Looking forward to a long term relationship.

Sincerely,



Edward Myska
Senior Vice President
Business Banking