

BANK OF SACRAMENTO

May 12, 2004

Jay Miller
1138 Glenville Drive, Suite A
Los Angeles, CA 90035

Dear Jay:

I wanted to send you this letter to let you know the Bank of Sacramento continue to enjoy our relationship and have found your services over the last 18 months an integral part of our marketing program. We feel you have done an exceptional job obtaining appointments for us, which allows the bank to be more productive in our marketing efforts. As you know we used another firm prior to yours and we find that you are much more responsive and truly concerned with providing us with the best possible service. Thank you for your continued great service.

Sincerely,



Shelley Laurel
Senior Vice President
Director of Marketing