



The BANK of
HOLLYWOOD

Hollywood (Main Office)

6930 Hollywood Boulevard
Hollywood, CA 90028
(323) 464-0452
Fax (323) 465-7743

Toluca Lake

10100 Riverside Drive
Toluca Lake, CA 91602
(818) 761-9440
Fax (818) 761-9736

July 8, 1999

TO WHOM IT MAY CONCERN:

Jay Miller has worked for The Bank of Hollywood for the past eighteen months as our Tele-Marketing Consultant. He has assisted our loan officers and business development officers in acquiring marketing appointments with new banking prospects that have specific financial needs.

During this period, Jay has set up 1,199 appointments resulting in the acquisition of \$5,010,097 in total loans and \$526,618 in new deposit accounts. We also have a total of \$4,125,000 in additional loans pending approval.

Jay has also always made himself available for special meetings and discussions regarding any changes or new ideas regarding our Tele-Marketing program. We feel this is a smart, cost-effective, and very pro-active way to have a continuous flow of new prospects into our daily business development efforts.

If you have any questions, please call me.

Sincerely,

Terry C. Jorgensen
President and
Chief Executive Officer

TCJ:sv