



10500 Old Alabama Road Connector
Alpharetta, GA 30022
678-277-8400
Fax: 678-277-8440
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September 14, 2004

RE: Robert Holtackers and Tom Burns

To Whom It May Concern:

This letter is to express our support for and confidence in Robert Holtackers and Tom Burns, who are the owners of a real estate investment company, which is one of our clients.

North Atlanta National Bank is a community bank serving businesses and individuals in the North Fulton market with its headquarters in Alpharetta. We have known Mr. Holtackers since 1999 and our banking relationship has grown significantly over the years. By all accounts, Mr. Holtackers and Mr. Burns appear to be successful, disciplined, and conservative investors.

I am pleased to inform you that our bank has issued in excess of 50 loans to their real estate investment company and they have always met their financial obligations. We have never had any financial, credit, documentation, or other business issues with them.

Our confidence in Mr. Holtackers, Mr. Burns, and their real estate investments has been validated by our mutually beneficial relationship to date. I hope that this letter adequately expresses our strong confidence in and commitment to Robert Holtackers and Tom Burns and their real estate investments and we look forward to continuing and expanding our relationship with them in the future.

Please do not hesitate to contact me for further information regarding Mr. Holtackers and Mr. Burns and our banking relationship with them. My direct line is 678-277-8435.

Sincerely,

A handwritten signature in blue ink that reads "Tony W. Webb". The signature is fluid and cursive, with a long horizontal stroke at the beginning.

Tony W. Webb
Executive Vice President