



WACHOVIA

September 14, 2004

To Whom It May Concern:

Please accept this letter as a bank reference on behalf of Robert Holtackers. Mr. Holtackers has been a client in good standing with Wachovia Bank, N.A. since 1989. He maintains six deposit accounts and three credit relationships with us, all with prompt payment and solid balances.

I have had the privilege to work with Mr. Holtackers on a business level and have enjoyed his detailed and precise execution of financial requests and etiquette.

If any additional information is needed, please don't hesitate to contact me directly at 706-284-6026.

Respectfully,

A handwritten signature in black ink, appearing to read 'Dagan J. Sharpe', with a horizontal line extending to the right.

Dagan J. Sharpe  
Vice President  
Financial Sales Leader