

July 7, 2006

A A A Flood Masters L.L.C. 10655 FM 365 Beaumont, Texas 77705

Attn: Linda

Dear Linda:

This testimony is given on behalf of A A A Flood Masters, L.L.C. owned and operated by Henry LaBrie. Mr. LaBrie is an existing customer of our bank and was on the scene the morning after our facility was heavily damaged by Hurricane Rita in September of 2005. Mr. LaBrie was hired immediately as general contractor and from that day forward I could focus on banking. Mr. LaBrie not only brought his experience in construction, but interceded in dealing with our insurance coverage.

When all was said and done, we were very pleased with our construction results; but even more impressed that there were no situations or confrontations on unpaid invoices. Mr. LaBrie dealt directly with the adjuster and restored our bank without issues.

I highly recommend Mr. LaBrie from a standpoint of integrity and job performance.

Sincerely,

Jerry Davidson President/C.E.O.