

June 25, 2003

Mr. Dwight Newsome Newsome Construction, Inc. P.O. Box 937 Burleson, Texas 76097

Dear Dwight,

We just wanted to express our thanks to you and your staff for the fine work that was done on our remodeled bank building located at 740 S.W. Wilshire in Burleson.

We opened the bank for business on June 2, 2003, and have gotten great comments on the appearance of the building.

Again, thank you.

Sincerely,

David L. Baldwin President & CEO

DLB/psh