

February 10, 2004

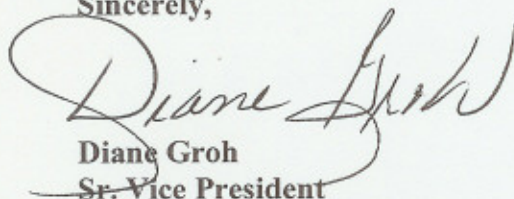
To Whom It May Concern:

Leone & Keeble, Inc. recently constructed our Wandermere Branch located at 506 E. Hastings Road, Spokane, WA and our instore Shadle Branch located inside Safeway at Wellesley and Alberta in Spokane.

The bank was on a tight time frame for construction for both projects. Leone and Keeble completed both projects in a timely manner and to the standards the bank required. I found the project manager, Casey McGinn and the project superintendent, Woody Sams to be knowledgeable, accommodating, and responsive to the special needs of a commercial bank.

I am happy to answer any questions and can be reached at 892-4589.

Sincerely,



Diane Groh  
Sr. Vice President  
Development/Construction