



Inland Northwest Bank

July 9, 2009

To Whom It May Concern:

Inland Northwest Bank has handled Leone & Keeble's banking needs since 1992 and we continue to hold them in high regard. We have every confidence in their demonstrated ability to complete their projects on time and on budget.

Leone & Keeble, Inc. currently maintains a low 7 figure unsecured line of credit that matures annually and will next mature May 15, 2010. This line has a current balance of zero. Performance under the terms and conditions of this facility has been "as agreed". Checking account balances have averaged in the mid 7 figure level for the last five years.

In addition to being one of our clients, Leone & Keeble, Inc. has acted as general contractor on ten INB construction projects over the years. They are just finishing a tenant improvement in downtown Spokane and we have brought them under contract to construct a new branch location in the Spokane Valley, which breaks ground later this month. Their dedication to working in the best interest of the owner has earned both our appreciation and respect.

We have benefited from the successful collaboration of Leone & Keeble, Inc. and USKH on the design and construction of two Idaho branches which opened for business last year. We were very pleased with the team's performance in design and construction management for both projects. They did a particularly satisfying job in fitting the design to the location, as well as keeping the projects on time and within budget.

I hope the foregoing information is helpful to you. Please let me know if we can be of further assistance.

Sincerely,

A handwritten signature in blue ink that reads "Mark Dresback".

Mark Dresback
Senior Vice President