

The
Tilden Bank

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MEMBER F.D.I.C.

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August 28, 2003

Buster Beckenhauer
Beckenhauer Construction, Inc.
P.O. Box 889
Norfolk, NE 68702-0889

Dear Buster:

My apologies for the delay in getting this letter off to you. We've been very busy since moving into our new facility.

I would like to compliment you and your crew for the way our construction project was handled. The subcontractors you provided were well supervised and performed their respective responsibilities in good fashion.

Brandon McClain proved to be a capable site supervisor and demonstrated good knowledge on the many aspects of the project. Some of the details proved to be a learning process for us, and Brandon was a great help in getting us through these with a minimum of time, effort and frustration on our part.

Overall, the construction went well and we are very satisfied with the finished product. Without the knowledge and expertise that your company brought to the project, we doubt that we could have accomplished it in such a timely and efficient manner.

Again, thank you for a job well done.

Sincerely,

Barry V. Marsh
President