



Elkhorn Valley
BANK
AND TRUST

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Norfolk, NE 68702-1007
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July 27, 2005

Elkhorn Valley Bank, West Branch

Bill Beckenhauer
Beckenhauer Construction, Inc
1901 Riverside Blvd
Norfolk, NE 68702-0882

Dear Bill,

I would like to take this time to express my pleasure in working with Beckenhauer Construction, Inc on our newest branch building. Terry Sparks, your onsite supervisor did a terrific job in keeping us informed on progress on the job and was also able to work with us on ideas and changes to give us a building that all involved can be proud of.

Terry did a great job of housekeeping. Of our four buildings, this was our cleanest job site and I feel that also goes into the quality of work being done. The project manuals that we received at the end of the project were a welcome surprise since we have never received them on any of our other projects.

I would like to say again that we are delighted with the job done by all involved on our project and would highly recommend Beckenhauer Construction, Inc.

Sincerely

Fred Otten
President
Elkhorn Valley Bank & Trust

Your Independent Community Bank