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August 10, 2000

Mr. Jerry Teplitz
Jerry Teplitz Enterprises, Inc
228 N Donnawood Dr, Suite 204
Virginia Beach VA 23452

Dear Jerry:

On behalf of the members of the Montana Independent Bankers, I thank you for your outstanding presentation during our annual convention. The material you shared with us was extremely informative and your presentation style made the topic interesting. The material presented made a great impression on all who attended. During dinner that evening there were many discussion held on whether one believed what they heard and saw or whether it was not to be believed. We have never had quite this response to our speakers in the past. Thank you for your addition to our conference.

The Montana Independent Bankers would be happy to recommend you to other banking associations. Thank you again.

Very truly yours,

Keith L. Colbo
Executive Director