



February 1, 2007

Re: Amherst Exchange Corporation
Mr. Rob Egenolf
Mrs. Judy Egenolf

To whom it may concern:

Amherst Exchange Corporation and Rob and Judy Egenolf have been valued clients of Business First National Bank since the bank opened in January, 2001. In addition, I have personally known and worked with Mr. and Mrs. Egenolf and their companies at prior banking institutions for 16 years. Mr. and Mrs. Egenolf and their companies have always handled their financial relationships in an exceptional manner and with the utmost integrity and performance. Throughout the years Business First has worked very closely with Amherst in the exchange business and we have found their business practices to be exemplary. They are diligent about all of their fiduciary responsibilities including segregating all exchange accounts and providing their clients with full disclosure of all interest that has been accumulated on balances held in the exchange.

Business First National Bank is committed to continued support of Amherst Exchange and Mr. and Mrs. Egenolf in their financial endeavors. Business First National Bank will continue to offer clients of Amherst the "Bank Guaranty" which will not permit any disbursement or transfer of the exchange funds unless Business First has received the Client's approval of the disbursement. Business First National Bank is proud to work with, and stands behind Amherst, their affiliates, and Mr. and Mrs. Egenolf. In the 16 years I have known them and have done business with them, they have proven over and over to possess the utmost integrity and adhere to high moral principles and professional standards.

If you need further reference, please do not hesitate to contact me directly at (805)568-5555.

Sincerely,


BUSINESS FIRST NATIONAL BANK
Joanne E. Funari
President