



March 21, 2007

Judy W. Egenolf
Amherst Exchange Corporation
130 East Carrillo Street
Santa Barbara, CA 93101

Dear Judy,

We want to take the time to let you know it is our privilege and pleasure to work with such a conscientious and knowledgeable Qualified Intermediary. We at First Bank understand the important role our Bank plays in your success. We strive to provide you the best service and the most competitive interest rates that you pass through to your clients -- a rarity in your business.

Your professionalism and energy inspire us. Your staff is highly competent. All are outstanding service providers. We truly admire the work ethic and high standards you live by.

Knowing your creative drive to find new and better ways to serve your clients, we want to assure you that we are with you 100%. We share your desire to exceed client expectations. Thank you for giving us the opportunity to be part of your "team."

Again, it is our distinct pleasure to serve and work with you and your staff.

Sincerely,

A handwritten signature in cursive script, appearing to read "Timothy A. Marme".

Timothy A. Marme
Regional President

A handwritten signature in cursive script, appearing to read "Shahla Gholami".

Shahla Gholami
Vice President