

James P. Oaks
PRESIDENT

January 25, 1993

To Whom It May Concern:

Holger C. Christiansen and Partners, P.C. were the architects for our recently completed bank building, and I'm very happy to say that the project turned out remarkably well.

They designed us a building that fit the mountain area we are in perfectly. We often have tourist in front of the building taking pictures of the building with Pikes Peak in the background. The City of Woodland Park is now citing the design and materials used on our building in much of the literature they prepare for guidance for their zoning and planning commissions.

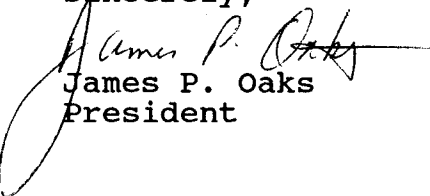
Their firm was exceptionally receptive to our changing needs. During construction, we purchased a failed Savings and Loan from the Resolution Trust Corporation; the result was that we expanded our deposit and customer base significantly. This large increase required additional personnel on our part, which meant considerable changes in our floor plan. In spite of all the required changes, the finished product is exceptional!

The building has won us numerous awards from the local Chamber of Commerce as well as the Downtown Development Association. We have been asked to host and allowed numerous community-wide receptions to be held in our lobby because it is easily the nicest facility in town.

Our continued satisfaction with their firm is evidenced by the fact that we have presently hired them to design the final remaining space available on the lower level for bank use. Our growth requires us to now take over the entire building, and we naturally chose them to design the final available space.

Obviously, if you have any particular questions or require further details, please feel free to contact me.

Sincerely,


James P. Oaks
President



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