



8840 Gazelle Drive  
El Paso, Texas 79925  
(915) 593-5866

May 12, 2005

John M. Floyd  
JMFA  
125 N. Burnet Bay Drive  
Baytown, TX 77520

Dear Mr. Floyd,

I just wanted to take a minute to tell you what a pleasure it was to work with Jerry Payne and George Beust. They worked well as a team and did everything that was promised. They were professional, flexible and knowledgeable. But above everything, they provided the gentle nudge to implement a new service in a timely manner.

The service itself (ODP) is well received by the membership and is very profitable.

Sincerely,

A handwritten signature in blue ink that reads "Ray Ponteri". The signature is written in a cursive, flowing style.

Ray Ponteri, President