



WEST VALLEY
NATIONAL BANK

In Organization

December 18, 2006

Jason D. Kaiser
Kaiser Construction, L.L.C.
12518 West Shaw Butte Drive
El Mirage, AZ 85335

Dear Mr. Kaiser:

It is with confidence that I recommend Kaiser Construction, L.L.C. as a general contractor.

Kaiser Construction, L.L.C. was contracted by West Valley National Bank (In Organization) as the general contractor for our tenant improvement project to build out our new commercial banking facility located at 12725 W. Indian School Road, C-108, Avondale, AZ 85323.

Kaiser Construction, L.L.C. has always displayed a high degree of integrity, responsibility, and willingness to adapt. Mr. Kaiser delivered the final project within the outlined bid guidelines. Several change orders were initiated by us and Mr. Kaiser was timely and accurate with his cost and time estimates of those change orders.

Mr. Kaiser has excellent working relationships with all of his sub-contractors and took full responsibility for their work and final product. Whenever there was a question regarding an issue with a sub-contractor's work, Mr. Kaiser took care of the problem and its ultimate resolution.

Mr. Kaiser was extremely professional and courteous with all employees of West Valley National Bank (In Organization).

We would definitely recommend Kaiser Construction, L.L.C. as a general contractor and will certainly consider them for future projects.

Sincerely,

Jerry Fannon, CPA CFO
West Valley National Bank (In Organization)