



City National Bank
O F F L O R I D A

Leonard L. Abess, Jr. *Chairman of the Board*

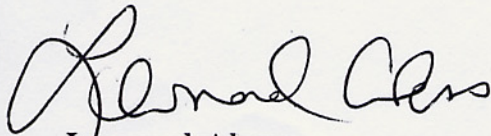
October 18, 2004

TO WHOM IT MAY CONCERN:

I have known Mike Dooley in a working relationship for over five years. He is of excellent character and has always operated his business affairs with exceptional integrity.

Mike's reputation speaks for itself and I highly recommend him for the transaction you are working on.

Sincerely,



Leonard Abess