



JEFF DAVIS BANK
&
TRUST COMPANY
JENNINGS, LOUISIANA 70546

DAN L. DONALD, JR.
PRESIDENT
AND
CHIEF EXECUTIVE OFFICER

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November 7, 2000

Mr. Edward "Buzzy" Ribbeck, CGR
President
Ribbeck Construction Corporation
Post Office Box 3732
Lake Charles, LA 70602

Dear Buzzy:

We have now completed two extensive projects with Ribbeck Construction, the complete renovation of our Moss Bluff Office and the construction of the new Nelson Road Office.

During these projects, your company has conducted itself in a professional manner that allowed us to finish on time, within budget and enjoy the result. Those difficulties that arise on any project were handled promptly and professionally.

Please feel free to use this as our recommendation of you and your people as you feel necessary.

Looking forward to our next project!

Sincerely,

Dan L. Donald, Jr.
President and CEO

DLD,Jr./nah