



Citizens Bank
328 S. Saginaw Street
Flint, Michigan 48502
(810) 342-7069
(810) 257-2488 *fax*

Pamela S. Root-Palinsky
Vice President

November 7, 2006

To Whom It May Concern:

Dee Cramer, Inc. has been a valued customer of Citizens Bank for over 50 years. We are please to hold available for the company's use a moderate seven figure credit relationship.

Our credit and deposit experience with the company has been entirely satisfactory, and we have enjoyed a very favorable long term relationship. We have a high regard for the management and believe the company to be fully responsible for any commitments it might make. The Bank would be willing to consider expanding Dee Cramer's credit line beyond the present limit should the company request this consideration.

This reference is issued for the interested party, and does not impose any responsibility to the Bank.

Sincerely,

A handwritten signature in cursive script, appearing to read "Pamela S. Root-Palinsky".

Pamela S. Root-Palinsky
Commercial Banking