

BARRINGTON BANK
& TRUST COMPANY, N.A.*

November 19, 2002

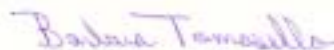
OMNI Appraisals
838 Jonathan Court, Suite 107
Prospect Heights, IL 60070

TO WHOM IT MAY CONCERN:

On behalf of Barrington Bank & Trust Mortgage Department, I would like to commend OMNI Appraisals for their outstanding service given to the Bank during these changing times. Your prompt and efficient service has been shown in the success of our business and we, here at Barrington Bank, would like to take the time out of our hectic schedules to recognize your company for its achievements. Our customers agree that your appraisers are highly courteous and we would gladly recommend your services to other banks in the area.

It has been a sincere pleasure working with you and we are looking forward to many more successful years of partnership.

Sincerely,



Barbara Tomasello
Vice President