



June 5, 2009

To whom it may concern,

White Sands Construction has been a customer of First Savings Bank for a number of years. The company has kept deposit accounts with our bank that average in the high six digit range. In addition they have a business Line of Credit in the six digit range with no balance outstanding. First Savings Bank appreciates their continued business.

This account is in good standing with First Savings Bank. I would be more than happy to discuss any concerns or answer any questions you might have about this firm at your convenience.

Sincerely,

Reney P. Marrujo
Branch President
First Savings Bank
723 New York Ave
Alamogordo, NM 88310