



October 28, 2008

RE: Rudy L Hawkins Electrical Contractor, Inc.

To Whom It May Concern:

Rudy L. Hawkins Electrical Contractor, Inc. is one of Bank of McKenney's most valued customers. We have enjoyed a long term relationship and can recommend the Company from both a business and financial basis.

Rudy L. Hawkins Electrical Contractor, in our opinion, is well managed and properly financed. Their financial statements and tax returns are prepared by professionals and filed in a timely manner. The owners and management are professional individuals that understand the importance of honesty and integrity.

Bank of McKenney is proud to have Rudy L. Hawkins Electrical Contractors, Inc., one of the premiere commercial electrical contractors in our area, as its customer. We will be happy to give specific recommendations in writing upon proper request.

We offer our highest recommendations of Rudy L. Hawkins Electrical Contractors. If you have any further questions regarding Rudy L. Hawkins Electrical Contractors, Inc., please feel free to contact me direct at (804) 478-4434.

Sincerely,

Richard M. Liles
President & CEO