

January 19, 2006

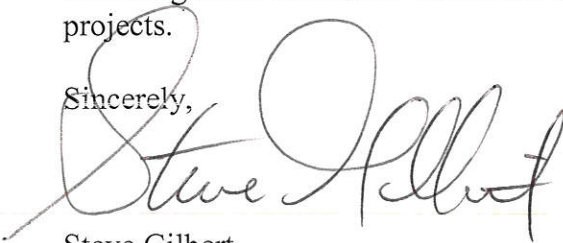
TO WHOM IT MAY CONCERN:

I feel it a privilege to write this letter of recommendation for Boyd Martin Construction LLC. My business dealings with Mr. Boyd Martin began in 1999 when he was an employee of Fremont Construction. Our experience was so positive with Mr. Martin that Valley Bank enlisted the services of his newly formed company, Boyd Martin Construction, to remodel an existing building that Valley Bank purchased for our second branch location in the Las Vegas Valley (third branch overall). Since that time, we have used his company to perform tenant improvements on two additional branch locations.

Through the course of these various projects, we have dealt with three different project superintendents. I am pleased to say that each superintendent maintained the same professionalism as Mr. Martin, and the high quality of workmanship remained constant in each case. Although we have faced some unexpected delays or unanticipated challenges with some projects, all employees of Boyd Martin Construction have reacted quickly and professionally in every instance.

I value Mr. Martin's professional opinion, and have asked for his suggestions when considering options at our various building locations. Boyd Martin Construction will be the first general contractor we will consider when we begin any future Valley Bank projects.

Sincerely,



Steve Gilbert,
Executive Vice President & Chief Operating Officer

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