

FIRSTSTATE BANK OF COLORADO

Mr. Marc Dewey, President
Construction Concepts, Inc.
14125 Mead Street
Longmont, CO 80501

Dear Mr. Dewey:

Please accept this letter of reference regarding your company, Construction Concepts, Inc. This bank has used your company's services for remodeling its interior space, including creating new offices and upgrading its decor. The work was done during our normal business hours, at our request, in order to minimize the overtime costs for labor to do the work. Your employees performed their job exceptionally well, with very little disruption to our day-to-day operations. Mike, your lead on this job, was quite capable. He communicated with us about the construction schedule so that we always knew what to expect. There were no surprises and the job was brought in on time and under budget. Since that project, my company has asked your firm to counsel us on a remodel project for our Northglenn facility. We want to do an extensive remodel job to create new offices on the second floor in that building, and because of our experience with your firm in our Boulder office, yours is the only company we are talking to about our Northglenn project.

I am also in the unique position of being able to provide a financial reference for Construction Concepts, Inc. since Firststate Bank provides a seven figure line of credit which enables CCI to fund both commercial building projects as well as new residential construction. Your company has done business for several years with our Bank, including this office's predecessor, First Northern Savings Bank, which Firststate Bank acquired over a year ago. Your accounts have always been handled as agreed, and this bank holds your company in the highest regard. We look forward to a long and prosperous relationship for both of our companies in the years to come.

Please don't hesitate to have your prospective clients contact me if they would like more information. Thanks again for the terrific job you've done for us!

Sincerely,



Tom Chesney, President
Firststate Bank Boulder Branch

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Thornton, CO 80233
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