



April 22, 2009

To Whom It May Concern
C/o Mr. Mark Kline
Pine Hill Consulting, LLC
2116 West 12th Street, Unit B
Austin, Texas 78703

RE: Elkstone 21, LLC/Mitch Ely

Gentlemen:

Amegy Bank of Texas considers Mr. Mitch Ely to be a valued customer and in sound financial condition. Funds are fully available to complete the project as budgeted and scheduled. Funding of the construction loan is not conditioned on unit presales. This loan has been handled professionally and the developer and this project are in good standing with Amegy as the construction lender for Elkstone 21.

We look forward to completing this and additional business with Mr. Ely in the near future.

Should you have any questions please contact me at 713-232-2061.

Sincerely,

A handwritten signature in black ink, appearing to read "Sam E. McHard", written over a white background.

Sam E. McHard
Senior Vice President