



July 14, 2006

To Whom It May Concern:

It is with great pleasure that I recommend Mr. Tom Linsin as a real property appraiser for your organization.

Tom has completed residential appraisal assignments for First National Bank of Olathe since 1996. He has always displayed a high degree of integrity, professionalism, responsibility, and knowledge of real estate valuation concepts. His thorough research and analyses of properties and the comprehensive comments in his appraisal reports have produced valuations that are both credible and supportable.

His exemplary attention to detail when researching and inspecting properties has revealed property deficiencies and obsolescence issues, zoning and easement irregularities, and other property issues which have helped to prevent potential legal or financial ramifications to both the bank and the borrower.

I have been a mortgage banker since 1974, First National Bank of Olathe since 1990, a certified real estate appraiser since 1991, a former board member of the Kansas City Chapter of the Appraisal Institute, current member of the Advisory Counsel of the Association of Appraisal Regulatory Officials, current board member of the Kansas Real Estate Appraisal Board and KC Data Service. My affiliation with these organizations has allowed me the privilege to meet some of the best real estate professionals locally and nationally.

I can state categorically that Tom Linsin is one of the finest residential real property appraisers in the Kansas City area. I strongly recommend him and am sure you will be more than satisfied with his appraisal work.

Sincerely,

A handwritten signature in blue ink, appearing to read 'B. Fitzsimons', with a long horizontal flourish extending to the right.

Bruce A. Fitzsimons
Vice President
Chief Appraiser
First National Bank of Olathe