



PREMIER
NATIONAL BANK

December 7, 2000

To Whom It May Concern:

It is my pleasure to write this letter of reference on behalf of Irving Ash.

I have been acquainted with Mr. Ash for nearly ten years. In that period I have come to know him personally as well as professionally. I have observed his talents as the chief executive officer of a major loan placement business, Ideal Management that he formed.

His leadership talents are evident throughout his organization. Irving Ash has proven his abilities through his success.

Sincerely,

Bruce Hilowitz
Vice President

P R E M I E R N A T I O N A L B A N K

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