



Colorado Federal Savings Bank

Member
FDIC

September 30, 2004

Eric J. Gold
Sheldon Gold Realty Inc.
9145 East Kenyon Ave 300
Denver, Colorado 80237

Dear Eric:

I just wanted to thank you for the professional manner in which you handled the renegotiating of my lease. I was pleased with this transaction and the timely manor in which it was handled. You and your company are valuable assets to Colorado Federal Savings Bank.

Sincerely,

A handwritten signature in black ink, appearing to read 'Andy', with a long horizontal flourish extending to the right.

Andy Jorgensen
Branch Manager
Colorado Federal Savings Bank