

TEXAS COMMERCE BANK
NATIONAL ASSOCIATION

700 Lavaca
P.O. Box 550
Austin, Texas 78789
(512) 479-2444

July 17, 1996

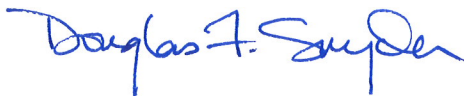
Bob Strobo
Heritage General Contractors
4509 City Park Road
Austin, Texas 78730

Dear Bob:

I want to commend you on the superb job you did in constructing and supervising the development of the Doc Holliday's Car Wash in Cedar Park. You made my job as lender on the project much easier with your attention to detail in submitting all documentation (insurance, building permit, and draws) in a timely and well organized manner. Further, your close supervision enabled the project to be constructed efficiently and expediently.

I hope to finance more projects that you construct. Please feel free to have anyone call me at 479-2723 regarding my experience with your excellent work.

Sincerely yours,



Douglas F. Snyder
Vice President,
Real Estate Lending Group

