



Main Office  
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Fort Pierce, FL 34954  
Telephone: (561) 461-2414

December 13, 1999

JMC Contracting, Inc.  
P.O. Box 1130  
Palm City, FL 34991

To whom it may concern:

I have had the pleasure of working with JMC Contracting, Inc. and principal John Cherveney for the past few years. In all my dealings with Mr. Cherveney I have always found him to be of the highest integrity.

Mr. Cherveney and JMC Contracting have maintained an extensive banking relationship with Harbor Federal Savings Bank for well over ten years. This relationship encompasses both credit and depository business. All accounts have always been handled as agreed.

Overall, Mr. Cherveney and his affiliated businesses are valued customers of Harbor Federal Savings Bank. Should you wish to discuss Harbor Federal's experience with Mr. Cherveney further, please feel free to contact me at 561-460-7039.

Sincerely,

Signature Deleted

Michael J. Brown, Jr.  
President  
St. Lucie County Region

