



January 14, 2005

B. Parks Wilson, President
Wilson & Company, Inc.
P.O. Box 620430
Oviedo, Florida 32762-0430

Dear Parks:

On behalf of United Heritage Bank, please allow me to take this opportunity to thank you and your company for an excellent job in completing the construction of our new branch bank building in Winter Springs.

We sincerely appreciate the professionalism, expertise and attention to detail we consistently received from you and your associates throughout the permitting and construction process. During an unforeseen period of rising costs, industry-wide material shortages as well as the unique impact of three hurricanes to the area, the project was completed on time and on budget.

I would highly recommend Wilson & Company to individuals or businesses considering construction of a quality finished product and look forward to working with you in the future.

Sincerely,

A handwritten signature in blue ink, appearing to read "Michael R. Scures".

Michael R. Scures
Senior Executive Vice President



United Heritage Bank
640 E. State Road 434 • Longwood, FL 32750 • 407-712-6151 • Fax 407-712-6155

