



P.O. Drawer 489
Fairhope, Alabama 36533-0489
www.compassweb.com

November 2, 2005

Phillip N. Owens & Associates, L.L.C.
107 St. Francis Street, Suite 1702
Mobile, AL 36602

To Whom It May Concern:

Phillip N. Owens has four (4) accounts with our Bank. The oldest account was opened in 1993 and the most recent account opened in May of 2001. All of Mr. Owens accounts have been handled in a satisfactory manner. Mr. Owens is considered a valued customer of Compass Bank's Private Banking Department. I have personally know Mr. Owens for over fifteen years and know him to be a person of good character and ethical business practices. I would not hesitate to recommend him for professional services.

Sincerely,

A handwritten signature in black ink, appearing to read "C. R. Weinacker", written over a horizontal line.

C. R. Weinacker
Vice President

CRW:dpr