

MidAmerica Bank

July 1, 2002.

To Whom It May Concern:

This letter is to indicate that I know Mr. Mohammad Siddiqui and done business with Him for the past 10 years, in various occasions we have done several loans and financial business from \$200,000.00 up to \$7,000,000.00, Mr. Siddiqui has handle his business in a very satisfactory rating.

MidAmerica Bank appreciates his business and we look forward to work with him in the future. If you have any questions or concerns please feel free to contact me at (708) 442-2032.

Sincerely,


Rosa Elva Ibarra
Assistant Vice President

Berwyn Branchview Chicago Cicero Channahon Downers Grove LaGrange Park
Naperville Northridge Roselle St. Charles Westchester Western Springs Wheaton



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