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July 29, 2005

Pasquale Cuccaro, LPA
Goodman-Gable-Gould/Adjusters International
6767 N. Wickham Road, Suite 400
Melbourne, Florida 32940

Dear Pat:

I wanted to personally thank you for your assistance in settling our insurance claim resulting from the damage caused by the fire on December 28, 2003.

Although GGG/AI was engaged several months into our negotiation process with our insurance carrier, you and your firm provided valuable representation from the onset. Your knowledge of the "rules of engagement", and experience in working with the third party experts of our insurance carrier, allowed you to immediately overcome the timing obstacles. Your timely involvement of GGG/AI personnel from each area of expertise allowed for a thorough assessment of the damage and components of the loss. GGG/AI proved to be a commendable advocate for First National Bank & Trust.

Pat, as our point person, you were instrumental in settling this claim on our behalf. I appreciate your professionalism, temperament and patience throughout the process. Your steady efforts and effective communication skills are to be applauded. As you know we faced many challenges in settling this claim; however, you faced those challenges with optimism, and your persistence never faltered.

Pat, you are truly a professional, and I commend you for your representation of First National Bank & Trust.

Sincerely,

A handwritten signature in cursive script, appearing to read "M. Holland", is positioned above the printed name.

Marcus Y. Holland
Chief Financial Officer

FIRST NATIONAL BANK & TRUST

Post Office Drawer 1327

Fort Walton Beach, Florida 32549-1327

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