

MBC

McKENZIE BANKING COMPANY

P.O. Box 941, 1137 East Wood Street
Paris, Tennessee 38242

May 12, 2000

Mr. Peter Henthorne, President
Profit Motivators International, Inc.
2146 Linden Drive
Boulder, Colorado 80304

Dear Peter:

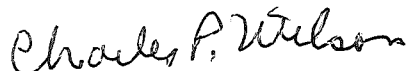
I wanted to write a letter of recommendation for your company for the consulting job that you recently completed in the operations area of our bank.

The people who worked were very knowledgeable in the area and were easy to work with. They pointed out certain new systems and ways of doing things that will increase our efficiency in the future, which will in turn, increase our earnings. Your company was very helpful in helping us to compete in a very competitive local financial market.

Your employees have had considerable experience in operations and they brought a lot of expertise to the consulting job that they completed for us and we appreciate their help very much.

If there are any further questions, please feel free to contact me.

Sincerely,



Charles P. Wilson
President

CPW:mw