

John M. Lisicki, President & CEO

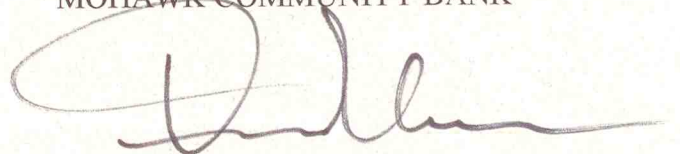
To Whom It May Concern:

Re: Collar City Auctions & Realty

In my capacity as Assistant Vice President of Mohwak Community Bank, I have had the pleasure of working with Randy Passonno and his staff at Collar City Auctions on several occasions in recent months and am very pleased with the results of our association.

I find Randy to be very thorough, conscientious and effective in what he does. Importantly, he does what he says he will do and does it in a highly professional and skilled manner. I can and do, without hesitation or reservation, recommend him to you.

MOHAWK COMMUNITY BANK



James E. Callahan  
Assistant Vice President - Special Assets  
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