

December 20, 2006

Michele Thelen, VP  
Horizons Business Solutions  
4535 W. Russell #4  
Las Vegas, NV 89118

Dear Michele,

Thank you for all of the work you've put in helping Torrey Pines Bank establish and launch our on-line catalogue. We are very excited to bring this to fruition and could not have presented such a wonderful product and service to our company without your leadership and expertise.

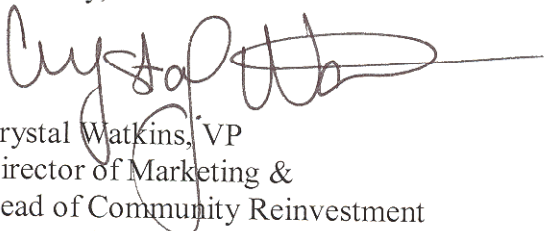
The thoughtful approach you've taken to building our site has allowed me to gain approval from our Chief Executive Officer, Gary Cady, to proceed with the fulfilling our inventory (please see attached).

However, as Horizons will not be able to fulfill our request for samples prior to production, enclosed please find our current stationery and paper samples which should be emulated for our on-line catalogue.

As per our telephone conversation on December 20th, should the finished products provided by Horizons not meet the quality standards of the samples we've provided, Horizons will work to satisfy the Bank's needs at their cost. We've worked diligently over the course of the past year to enhance the quality of our brand standards and feel strongly that a consistent and superior level of client focus also includes all of our paper and printed materials. I have no doubt, however, that with you as our team leader, the transition to Horizons will be seamless.

Kind regards for a joyous holiday season and maybe I'll run into you at the airport in Chicago!

Sincerely,



Crystal Watkins, VP  
Director of Marketing &  
Head of Community Reinvestment  
Torrey Pines Bank  
858-523-4640

Enclosures