



December 2, 2004

Mr. Troy D. Evans
The Evans Group
3104 East Camelback Road, #426
Phoenix, AZ 85016

Dear Troy:

What a pleasure it was having you close our recent Bank Security & Risk Management Conference at the Marriott at Vanderbilt University in Nashville! I am always excited when we are fortunate enough to find a new "discovery" for our speaker portfolio!

Your program, *From Desperation to Dedication: Lessons You Can Bank On*, was such an inspirational, motivational and effective ending to our conference, and certainly attendees left re-energized and inspired by your story! I am so thankful that we finally connected and brought you to Tennessee!

It has been a pleasure having the opportunity to work with you these past few months, and we certainly look forward to working with you again in the very near future. Thank you for your thought-provoking and moving contribution to the success of our 2004 Bank Security & Risk Management Conference!

Best regards,

Susan R. Taylor, CMP
Vice President/Director of Professional Development