

January 20, 2003

Rodney Deyoe
The Charter Group
4102 S. 31st Street, Suite 700
Temple, TX 76502

Dear Rodney:

It was an exciting year, struggling to overcome many challenges in turning several of my newly acquired investment properties into profitable and manageable assets. You are given much of the credit for the turnaround toward profitability.

I realize that a thank-you is a small reward for your diligent work and advice. Meanwhile, it's great working with you and your staff. I look forward to working with you for many years.

Not to really stroke your ego, but be proud that in my mind I tell others that Rodney Deyoe is an honest deal maker, fair to all parties, spiritual and in my opinion a good man.

Sincerely,

A handwritten signature in black ink that reads "Gary Johnson". The signature is fluid and cursive, with a long horizontal stroke at the end.

Gary Johnson
Real Estate Investor