

From: "GGolden" <ggolden@fsbdequeen.com> on 05/20/2005 12:01:41 PM

Subject: Classification of Commercial Credit Exposures

Ms Johnson,

This is to let you know that I would like to see the classification left as is, it is one that is easily understood, it is not broke and does not need fixing.

Thank you for your consideration on this matter.

Sincerely,

Gary L. Golden
First State Bank of De Queen