

June 12, 2009

Re: Energy Savings Performance Contracts (ESPC)

Financing of Municipal ESPC Projects

To Whom It May Concern:

First Security Leasing, Inc. ("FSL") is a powerful and experienced force in the lease financing industry. An affiliate of Crews & Associates and a member of First Security Bancorp's financial services group, FSL provides taxable and tax-exempt lease finance products and services to a large client base of corporate and governmental entities around the nation.

FSL offers you the tools you need to meet your financial goals: comprehensive financing and competitive interest rates. We are skilled in structuring the financing to match the savings generated by individual projects- with the ability to model terms out to 20 years.

Year-to-date, FSL has been successful in completing ESPC projects that range from \$200,000 to \$50,000,000. Through the best and worst of economic times, one fact remains clear: you can count on FSL. We are financially strong, and our conservative approach allows us to use financing models that are tailored to the specific needs of our clients.

FSL believes that commitment to clients does not end with the settlement of a lease transaction. After successfully completing your custom financing, our leasing specialists are available to assist you with general servicing related to your lease.

If I can provide additional information, please contact me 501-978-6358 or visit our website at www.firstsecurityleasing.com.

Sincerely,

First Security Bancorp

A DIVISION OF:

First Security Center 521 President Clinton Ave., Ste. 800 Little Rock, AR 72201

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Lease Originator and Analyst

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