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To Whom It May Concern:

This will serve to introduce Mr. David A. Nettles.

Our firm has had occasion to engage David in his capacity as a Broker to represent our interests in the identification and lease of commercial office space for our title insurance operation in Clear Lake, Texas.

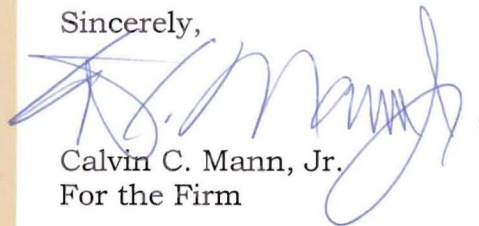
David was thorough in his preparation and presentation of various properties for our consideration. He is knowledgeable about commercial and residential market conditions and industry trends and was a valuable resource for us in our decision-making process.

Without David's assistance our site selection and lease negotiation process would have been protracted and less efficient.

If circumstances arise where the services of a broker will be utilized, it is my considered opinion David would be a valuable and cost effective addition to your team.

If any further information is required, please do not hesitate to contact me at your convenience.

Sincerely,



Calvin C. Mann, Jr.
For the Firm

ccmjr/lg