



November 20, 2008

Re: The Brian Mallard Group of Texas L.P.
dba The Mallard Group

The Mallard Group and Brian Mallard personally have been customers of Grand Bank of Texas since November 2001. Since that time I have watched the company grow from its humble beginnings to their current size. They appear to be well received by the companies that they do business with and provide them with excellent service.

Since opening their accounts with Grand Bank of Texas, they have handled their business with the bank in an exemplary manner. The bank set the company up with a Line of Credit to handle short term working needs and they use the line sparingly and always pay it down when their receivable come in.

Brian has also had personal loans with the bank and he always handles his account and the loans as agreed.

I am very impressed with both Brian and his company and Grand Bank of Texas is always here to serve his financial needs.

Should you have any questions concerning this matter please do not hesitate to contact me.

Sincerely,

Senior Vice President