

# ZIONS BANK

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REAL ESTATE DEPARTMENT

Zions First National Bank

One South Main Street

Salt Lake City, Utah 84111

(801) 524-4761

FAX (801) 524-2187

January 12, 2001

James Gault  
Salt City Records  
2675 West 2365 South, Suite 3  
West Valley City, UT 84119

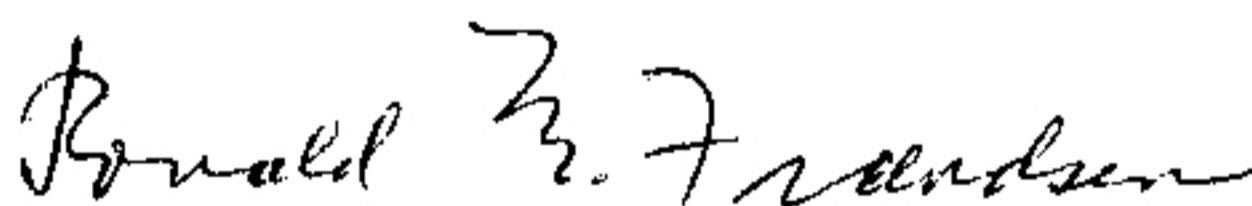
RE: Shelving System

Dear Jim:

After five (5) months of use, we are pleased with the Richard Wilcox Mobile Shelving System. We would be happy to demonstrate its use in our office if you have any clients who are interested.

Very truly yours,

ZIONS FIRST NATIONAL BANK



Ronald M. Frandsen

Vice President

Loan Portfolio Manager

RMF/kl