

BANK LETTER HEAD

Illinois Department of Natural Resources
Office of Mines and Minerals
Land Reclamation Division
One Natural Resources Way
Springfield, Illinois 62702-1271

Gentlemen:

This is to certify that the \$_____ Letter of Credit issued to _____ plus the cumulative total of all other Letters of Credit submitted to the Department of Natural Resources, Office of Mines and Minerals, Land Reclamation Division does not exceed 10% of the capital and surplus accounts of Bank. This is evidenced by the enclosed copy of the most recent quarterly call report provided to the Federal Deposit Insurance Corporation.

Thank you.

Sincerely,

President