



FIRST NATIONAL BANK of MOUNT VERNON

P. O. Box 909, Mount Vernon, Texas 75457

October 6, 1994

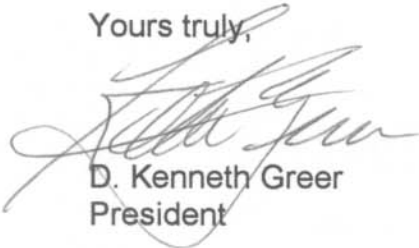
Jeff Davidson
2417 Honeysuckle Road, Suite 2A
Chapel Hill, NC 27514-6819

Dear Jeff:

Your presentation at the IBAT conference was excellent, as was your book, Breathing Space.

First National Bank
P.O. Box 909
Mt. Vernon, TX 75457

Yours truly,



D. Kenneth Greer
President

DKG/ah