

P.O. Box 250 Evans City, PA 16033 724.538.3410 TEL www.thebank.com

March 5, 2007

Re: Uhl Construction Company Inc.

fu & Creear

To Whom It May Concern:

Please let this letter serve as a reference for Uhl Construction Company Inc., whom has done work for NexTier Bank in the past year. Uhl Construction worked very hard to meet the budget that was provided and was able to meet the deadline in a very timely manner.

We have found Uhl Construction to be very reliable and provide good quality work. If I can be of further assistance to you, please feel free to call me at 724-214-6339.

Sincerely,

Jennifer L. Crevar Purchasing Manager