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June 2, 2004

JBMA, Inc.
Attn: Jeff Linder
Three Riverway, Ste. 1430
Houston, TX 77056

Dear Jeff:

We wanted to send a quick letter of thanks to your team for all the work you've done for us in the development of our website for the new division we are creating for the Texas Mid-South Region at Merrill Lynch.

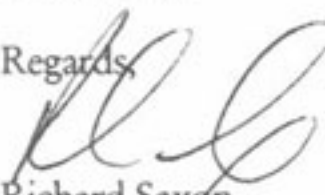
As with opening any new company, there have been many unforeseen challenges. You have "taken this bull by the horns" with your willingness to be educated about our business, and to listen to our visions and wish lists. Your team has been patient while we had to take care of our daily business. During these times, it was obvious your team spent the time working with your own contacts and developing a good working relationship with our company's technology and compliance departments.

We have been and are very happy with the ideas, suggestions and vantage points you brought to the table, some of which we had not considered. While doing all of this, you have gently pushed us to help stay within all timelines given to us for this project and you also stayed within the budget - always a huge plus.

Jeff, thank you again for everything you have done for us in all of these areas - your developmental ideas, different vantage points, straightforwardness and ease to work with, and your ability to work with many different levels of personnel.

Please know you are at the top of our list for recommendations to friends and co-workers should they need any media design work done. We look forward to continuing our working relationship.

Regards,



Richard Saxon
Financial Advisor



Robert Odom
Financial Advisor