



Security First Bank

OF NORTH DAKOTA

Phone (701) 667-7000 614 West Main St. PO Box 1150 Mandan, North Dakota 58554 Fax (701) 663-1711

May 20, 2010

ND Public Service Commission
Attn: Annette Bendish
600 E Boulevard Dept 408
Bismarck ND 58505-0480

Letter of Reference – Keitu Engineers & Consultants, Inc.

I am providing this letter of reference on behalf of Keitu Engineers & Consultants, Inc.

Security First Bank has employed the services of Keitu to perform various due diligence studies for property offered for loan collateral. These studies are performed in conformance with US Small Business Administration (SBA) specified requirements and/or US EPA "All Appropriate Inquiries" standard. Keitu staff act as our "agents-in- fact" to assess regulatory compliance and identify potential liability issues with a wide range of commercial and industrial operations.

Their service to our organization has been thorough, on time and on budget. Their work for us is properly research and well documented in written format.

Keitu is also a customer of Security First Bank of ND with various deposit accounts and loans. Their accounts have always been handled with great integrity and promptness. We are proud to have them as a customer.

Security First Bank is proud to be a North Dakota based business and welcomes an opportunity to support a local business, I am available to discuss their work for us in further detail, if desired. Please contact me in our Mandan office at (701) 667-7000.

Sincerely,

Jeff Erickson

Vice President - Commercial Loans