

## DECLARATION

My name is Floyd T. Skeen. Based on my personal knowledge I hereby make this a Sworn Declaration under penalty of perjury, and further declare that the following stated facts are true and correct.

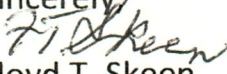
I have known Gary McDuff since the mid 70's. I have always known him as a professional business man of integrity.

I first met Gary when he was developing a subdivision in the Houston area. I had a construction company at that time. I observed his effort to deal with others in a fair and honest method.

Several years later I was involved with him during a period of time when he packaged 1<sup>st</sup> and 2<sup>nd</sup> lien notes at a discount. I was very successful in this business. Gary always treated his associates fairly.

In addition to my various business contacts with Gary over the years I have had the opportunity on several occasions to visit in his home. I met his wife and family. Gary is a loving husband and father.

I believe Gary is an honest man who has high standards. I have always respected him and believe him to be a trustworthy person.

Sincerely,  
  
Floyd T. Skeen

