

Finley & Cook, PLLC

Certified Public Accountants

Finley & Cook, PLLC (F&C) is a Certified Public Accounting and Business Consulting Firm in business since 1947. Located in Shawnee, Oklahoma, we are conveniently located to serve our clients throughout the entire state of Oklahoma plus an additional four-state area. The firm has 6 active partners and over 60 employees. With its large, diverse staff, the firm has a wealth of knowledge and experience from which to select. Services include:

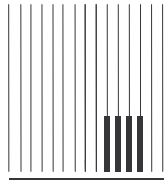
- *Audit*
- *Tax Return Preparation*
- *Business Consulting Services*
- *Information Technology*
- *Monthly Accounting*
- *Profit Sharing and Pension Plan Administration and Compliance*

The auditing department serves an array of industries and clients. Industries include:

- *State and Local Governments*
- *Banking*
- *Not for Profits*
- *Pension and Profit Sharing*
- *Manufacturing*
- *Oil and Gas*

F&C presently audits or provides internal auditing services for:

- *Oklahoma Municipal Retirement System*
- *Oklahoma Firefighters Pension and Retirement System*
- *Oklahoma Law Enforcement Retirement System*
- *Oklahoma Police Pension and Retirement System*
- *Oklahoma Public Employees Retirement System (Internal Audit)*



Finley & Cook, PLLC

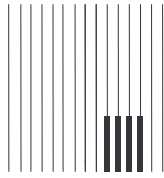
Certified Public Accountants

State and local government clients include:

- *State of Oklahoma Department of Commerce*
- *Oklahoma Tobacco Settlement Fund*
- *Oklahoma Capital Investment Board*
- *City of Checotah*
- *Kaw Nation of Oklahoma*
- *Absentee Shawnee Tribe of Oklahoma*

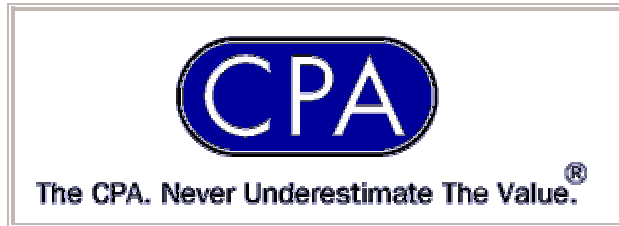
The audit department includes 2 partners and approximately 10 staff auditors. Our service is spearheaded by the partners, who are heavily involved with the auditing process and strive to maintain a continuing dialogue with clients throughout the year. We believe this top-level involvement is necessary for us to develop an in-depth understanding of each client's particular problems, needs, and desires. It is only with such understanding that we are able to deliver the quality service upon which our reputation is founded.

We utilize a risk-based approach that causes us to assess the risk of each individual audit. The risk assessment requires that we consider management controls, the scope of internal audits, and the business objectives of the entity. Following the risk assessment, we develop a comprehensive plan that focuses on those areas of significant risk consistent with our view of the organization. We then look behind the numbers to determine if risks exist as a result of products offered, market restrictions or opportunities, corporate culture, management succession, control and regulatory environment, competition, technology, and/or business strategies.



Finley & Cook, PLLC

Certified Public Accountants

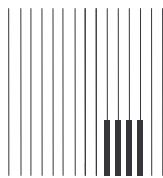


If you would like more information on our assurance and business advisory services, E-mail Nate Atchison (natea@finley-cook.com) or Terry Toole (terryt@finley-cook.com).

Phone (405) 275-1650

Fax (405) 273-2691

Site address www.finley-cook.com



Finley & Cook, PLLC

Certified Public Accountants

NATHAN (NATE) ATCHISON

Firm

Position: Mr. Atchison has been with Finley & Cook, P.L.L.C., since April 1982 and is presently a partner in the auditing division of the firm.

Education: Bachelor of Science degree in Accounting from East Central University, Ada, Oklahoma.

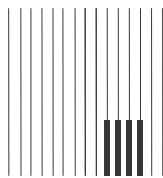
1975 - Received CPA certification.

Professional

Activities: Member of American Institute of Certified Public Accountants and the Oklahoma Society of Certified Public Accountants.

Experience: Mr. Atchison, a partner with Finley & Cook, has been involved in the accounting and auditing profession for over 30 years and has a variety of industry experience, which includes the following industries:

- State and Local Government
- Oil and Gas Industry
(publicly-held limited partnerships and other)
- Insurance
- Banking
- Real Estate
- Manufacturing
- Non-Profit Entities
- Hotel/Motel
- Motor Carrier and Transportation
- Construction
- Federal Agencies
- Retail



Finley & Cook, PLLC

Certified Public Accountants

NATHAN (NATE) ATCHISON

Continued

Client

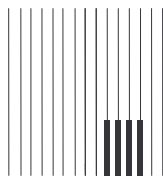
Experience: Specific industries of expertise are as follows:

State and Local Governments

Mr. Atchison has been involved in audits and management consulting engagements for cities, towns, state agencies, federal agencies, and non-profit agencies receiving grants. In addition to the typical audit services, he has been involved in establishing accounting systems, reviewing personnel, implementation of computerized systems, assisting in the resolution of questioned costs, assisting in sub-grantee audits, and assisting in preparing operational and accounting guidelines for departments.

Present clients include:

- *Oklahoma Municipal Retirement System*
- *Oklahoma Police Pension and Retirement System*
- *City of Checotah*
- *State of Oklahoma Department of Commerce*
- *Oklahoma Law Enforcement Retirement System*
- *Oklahoma Firefighters Pension and Retirement System*
- *Oklahoma Public Employees Retirement System*
- *Oklahoma Tobacco Settlement Fund*
- *Oklahoma Capital investment Board*
- *Oklahoma Accountancy Board*



Finley & Cook, PLLC

Certified Public Accountants

NATHAN (NATE) ATCHISON

Continued

Client

Experience,

Continued: *Banking*

Mr. Atchison has been involved in typical compliance work such as bank directors' examinations, audits of banks, and reporting of banks. He has been involved in both publicly-held and privately-held bank offerings, and bank holding company audits and reporting. He has also been involved in assisting banks in preparing bid applications and private placement memorandums for bank acquisitions, assisting banks in buying and accounting for loan packages, assisting banks in developing management plans and management studies, and also in developing marketing plans for banks. He has assisted banks in other areas such as implementing loan review services, and performing loan review services and internal compliance.

Oil and Gas

Mr. Atchison's experience in the oil and gas industry comes from over 7 years of auditing exploration and drilling companies. He has been involved with public registration statements and the annual reporting on form 10-K and preparation and review of the quarterly 10-Q of publicly-held limited partnerships, as well as publicly-held corporations.