

Fulton Bank

LISTENING.

BUSINESS FINANCIAL SERVICES GROUP

July 5, 2005

Merv Miller
Merv Miller Builder
540 West 28th Division Highway
Lititz, PA 17543

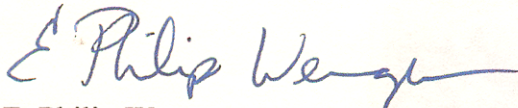
Dear Merv:

On behalf of Fulton Bank, I would like to congratulate you on being recognized by the Building Industry Association as a winner in the 2005 Parade of Homes.

As a top local builder, you are a role model and leader in the homebuilding industry. We appreciate and thank you for your continued investment in the building industry and our community.

Again, congratulations. We wish you continued success in the future.

Sincerely,



E. Philip Wenger
President & COO
Fulton Bank