



Fowler, Holley, Rambo, Haynes & Stalvey, P.C.
CERTIFIED PUBLIC ACCOUNTANTS
BUSINESS CONSULTANTS

Curtis G. Fowler, C.P.A., P.F.S., C.F.P. • Carlton W. Holley, C.P.A. • C. Wayne Rambo, C.P.A., C.V.A. • Scott Y. Haynes, C.P.A. • Richard A. Stalvey, C.P.A.

3208 Wildwood Plantation Drive • Post Office Box 1887 • Valdosta, GA 31603-1887 • (229) 244-1559 • (800) 360-3123 • Fax (229) 245-7369

June 7, 2005

To the Shareholders
Crabtree, Rowe & Berger, P.C.
P.O. Box 18757
Huntsville, AL 35804

We have reviewed the system of quality control for the accounting and auditing practice of Crabtree, Rowe & Berger, P.C. (the firm) in effect for the year ended February 28, 2005. A system of quality control encompasses the firm's organizational structure, the policies adopted and procedures established to provide it with reasonable assurance of conforming with professional standards. The elements of quality control are described in the Statements on Quality Control Standards issued by the American Institute of CPA's (AICPA). The firm is responsible for designing a system of quality control and complying with it to provide the firm reasonable assurance on conforming with professional standards in all material respects. Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance with its system of quality control based on our review.

Our review was conducted in accordance with standards established by the Peer Review Board of the AICPA. During our review, we read required representations from the firm, interviewed firm personnel and obtained an understanding of the nature of the firm's accounting and auditing practice, and the design of the firm's system of quality control sufficient to assess the risks implicit in its practice. Based on our assessments, we selected engagements and administrative files to test for conformity with professional standards and compliance with the firm's system of quality control. The engagements selected represented a reasonable cross-section of the firm's accounting practice with emphasis on higher-risk engagements. The engagements selected included among others, audits of Employee Benefit Plans and engagements performed under Government Auditing Standards. Prior to concluding the review, we reassessed the adequacy of the scope of the peer review procedures and met with firm management to discuss the results of our review. We believe that the procedures we performed provide a reasonable basis for our opinion.

In performing our review, we obtained an understanding of the system of quality control for the firm's accounting practice. In addition, we tested compliance with the firm's quality control policies and procedures to the extent we considered appropriate. These tests covered the application of the firm's policies and procedures on selected engagements. Our review was based on selected tests therefore it would not necessarily detect all weaknesses in the system of quality control or all instances of noncompliance with it. There are inherent limitations in the effectiveness of any system of quality control and therefore noncompliance with the system of quality control may occur and not be detected. Projection of any evaluation of a system of quality control to future periods is subject to the risk that the system of quality control may become inadequate because of changes in conditions, or because the degree of compliance with the policies or procedures may deteriorate.

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Crabtree, Rowe & Berger, P.C.
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In our opinion, the system of quality control for the accounting practice of Crabtree, Rowe & Berger, P.C. in effect for the year ended February 28, 2005, has been designed to meet the requirements of the quality control standards for an accounting practice established by the AICPA and was complied with during the year then ended to provide the firm with reasonable assurance of conforming with professional standards.

As is customary in a system review, we have issued a letter under this date that sets forth comments that were not considered to be of sufficient significance to affect the opinion expressed in this report.

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We have reviewed the system of quality control for the accounting and auditing practice of Crabtree, Rowe & Berger, P.C. (the firm) in effect for the year ended February 28, 2005, and have issued our report thereon dated June 7, 2005. That report should be read in conjunction with the comments in this letter, which were considered in determining our opinion.

Comment – The firm's quality control document requires pre-issuance reviews of each audit and annual internal inspections except for the years when a peer review is required. However, disclosures to the financial statements in the employee benefit plan reviewed did not identify investments representing 5% or more of net assets available for benefits. However, this omission did not cause the financial statements to be misstated or misleading.

Recommendation – The firm should consult its guidance materials and hold a meeting of its professional personnel to discuss the disclosures required by professional standards in audits of employee benefit plans. Also, the firm should enhance its pre-issuance review of this type of engagement to ensure that all required disclosures are made.

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