

October 12, 1998

To Whom It May Concern:

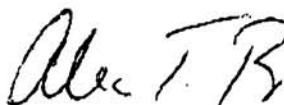
Re: Caulton Contracting, Inc.

Dear Sir or Madam,

My wife and I engaged Caulton Contracting, Inc. in September, 1997 to perform a major remodeling of a house that we purchased in June, 1997. The scope of the remodel was very extensive as it involved adding 1,200 square feet of new foundation. The project also included changing the roof line, reconfiguring rooms, raising ceiling heights, changing the front facade and constructing entirely new kitchens and bathrooms. Every room in the house was changed to a lesser or greater extent.

The job was handled very professionally by Caulton Contracting. We were very pleased with the sub-contractors and the quality of work. Also, Caulton Contracting adhered very closely to the project schedule that we established at the beginning of the job. The only delays that occurred were caused by change orders that we initiated. Perhaps most importantly, Tim Caulton stayed very involved in the job and was always available to resolve problems.

Very truly yours,

A handwritten signature in black ink, appearing to read "Alec T. B.", written in a cursive style.

Alec T. B.