



January 7, 2008

Re: Letter of Reference for Capital Construction of America, Inc.

Dear Prospective Employer:

This letter has been prepared as a letter of reference for Capital Construction of America, Inc. at the request of their President, Mr. Scott Cho.

Capital Construction is a contractor in good standing at Craftmark Homes. Their services while employed at Craftmark Homes have included, but are not limited to, Siding, Gutters and Downspouts, TYVEK installation, and Roofing. Their work over the years has been performed on a timely and professional manner and all of their work has been backed with excellent customer service.

Craftmark Homes considers Capital Construction of America a true trade partner in the homebuilding industry. I would highly recommend Mr. Cho as a qualified contractor in these phases of construction.

If you should have any questions please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Christopher F. Schwindt". The signature is stylized and cursive, with a large initial "C" and "S".

Christopher F. Schwindt
Contracts Manager