

Stephen Finkle  
7 Bond Avenue  
Lavallette, NJ 08735

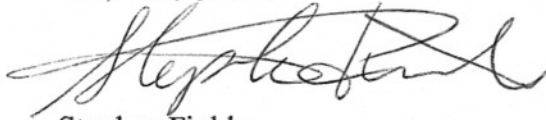
September 6, 2002

To Whom It May Concern:

During the early months of 2000, Paul Pulvirenti of Shelter Cove Construction did remodeling work for me at the above-noted address. The job involved a total expenditure of approximately \$46,000.00 including kitchen, bedroom, new concrete driveway and sidewalks and a number of other small projects. The work was done in an extremely efficient and clean manner and I found Mr. Pulvirenti to be very attentive to the small details that are required to finish each task. As a result I am very pleased with the end result and since this is my full time home that is important.

I found Mr. Pulvirenti to be of very good character and extremely trustworthy and have recommended him to others in the past and I will continue to do so.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Stephen Finkle". The signature is written in dark ink and is positioned above the printed name.

Stephen Finkle