



September 13, 2005

Mr. Clifford Stratton
Capital Contractors, Inc.

Dear Mr. Stratton:

I would like to take this opportunity to express our gratitude for the quality workmanship and timely response on the many Fire, Water, & other multi-family losses that Capital Contractors, Inc. has completed across Alabama, Florida, Louisiana, Mississippi, and Texas for The Lynd Company. We are extremely pleased with the end-results and professionalism displayed over the years. I would be more than willing to endorse your firm as an extraordinary General Contractor that understands the detail involved with any complex catastrophic loss in the multifamily industry.

Sincerely,

THE LYND COMPANY

By:

A handwritten signature in black ink, appearing to read "Michael J. Lynd", written over a horizontal line.

Michael J. Lynd
President

MJL/jmw