

**Bonny and Jim Ross
137 Dorchester Dr.
East Windsor, NJ 08520**

December 6, 2008

**Mr. Michael R. Toth
Toth Construction
P.O. Box 150
Cranbury, NJ 08512**

Dear Mike,

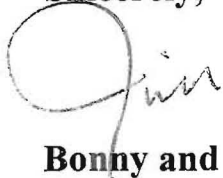
Bonny and I hope all is going well on your end and that these economic times are not too hard on you guys.

We had the whole family together over for Thanksgiving and the center of conversation was the great job you did on our home.

It was refreshing to work with you and your organization. We found your entire team to be trustworthy, competent, courteous and concerned. Traits that today's "big" business leaders and politicians could use a little more of.

Please extend our very best wishes to your staff.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jim", written in black ink. The signature is positioned below the word "Sincerely," and above the printed name "Bonny and Jim".

Bonny and Jim