



September 16, 2005

To Whom It May Concern:

This is a reference letter for Credo Construction, Inc. and Todd Lapinsky.

Credo Construction began doing business with our bank in May, 2004 and has maintained a very satisfactory checking account with a mid six figure average balance. They have not required any credit assistance to date, but we have expressed willingness to provide if the need arises.

We were involved with a couple of projects that Credo has completed. One was the renovation of a historic building for a restaurant that required interior demolition and reconfiguring while maintaining some historic flavor and providing an up to date restaurant facility. Credo did an excellent job of finishing the construction in a timely manner that was difficult organizing a multitude of sub contractors and complying to the requirements of the City inspectors, etc.

On a personal basis I have known Todd Lapinsky for over 25 years. He is a quality individual who has learned his trade from being a carpenter, job foreman, project superintendent and estimator before organizing Credo Construction.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Wayne T. Young", is written over the typed name.

WAYNE T. YOUNG
Vice President and Manager