

WILLIAM AND SHIRLEY CONOVER
836 OLIVE LANE
POTTSTOWN, PA 19465

March 17, 2003

SMJ Incorporated
1050 Benjamin Franklin Highway West
Douglassville, PA 19518

To whom it may concern:

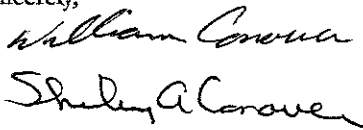
This letter is regarding the work you did on the Apartment Building located at 1021 E. Schuylkill Rd.. We would like to thank you for a job well done. It is our privilege to be able to work with such a great leader and your crew and sub-contractors. I find them to be more capable, efficient and reliable than most other companies with similar job descriptions.

In the last eight months it has been a pleasure to work with such a professional crew. You have been very helpful in your suggestions of what to do to completely re-build our apartment building that we lost due to a fire. You were there the first day of the fire to the last day of inspection. The crews that work for you are considerate, clean and trustworthy. SMJ is committed to their work and it shows.

We would be happy to refer you to anyone who was in need of quality workmanship. It was a real pleasure working with you.

Our family and friends have all complemented us on the building, since completion.

Sincerely,

Handwritten signatures of William Conover and Shirley A. Conover.

William & Shirley Conover
Owners

Cc: Erie Insurance, Randy Zanchettin