

January 1, 2004

To Whom It May Concern:

I would like to take a moment and express my confidence in Buddy L and Sons, Home Builders. I have been working on the island of Maui for the last decade as a manager and construction loan specialist for Wells Fargo Home Mortgage. During this time I have had the pleasure of working with Buddy L and Sons on numerous occasions as provider of construction funds. As a preferred builder of custom homes they consistently perform excellently and are widely respected here in Maui.

My wife, Karen and I were so impressed by their quality, ability, creativity and flexibility, that we chose them to build our home on Maui. We could not have been more pleased. Everything was completed within budget and on time. We found them to be very honest and conscientious, which is our most important consideration.

Should you choose them to build your home, you will be in very good hands. We refer them with complete confidence.

Sincerely,  
Joe W Johnson, Manager  
Wells Fargo Home Mortgage  
120 Walua Place  
Kihei, Maui, Hawaii  
808-874-3858 home  
808-667-9378 cell