

Richard S. Held
264 North Saltair Ave.
Los Angeles, CA 90049

January 4, 2006

Mr. Bruce Parton
Mr. Charles Riccardi
Shelly Chaplin
HP Associates
31139 Via Colinas Suite 205
Westlake Village, CA 91362

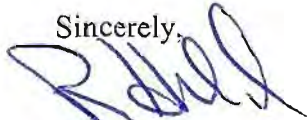
Dear Bruce, Shelly, and Charles:

I wanted to thank you and your company on your expertise in handling the fire which took place at my commercial building located at 18165 Napa Street, Northridge, CA. Your knowledge and skill in working with the insurance company was invaluable to get me the most dollars for my reconstruction.

In addition your hands on approach to reconstructing the building was great. You personally managed all the subcontractors and provided me with excellent work, extras, and having the project finished on time both the construction and clean phases of the building process.

I would highly recommend your company to future prospects so please feel free to give my name as a reference to future customers. Thank you for your good work

Sincerely,



Richard Held