



January 11, 2001

To Whom It May Concern:

It has been my pleasure to know and work with Bruce Pardon (HP Associates) for the last five years. Bruce has always dealt with business and personal situations with honesty and integrity. In the construction business it is hard to find an individual that has these traits.

Over the past few years Bruce has built over thirty Manhattan Bagel shops and five Tecate Grill's for us. Throughout all of these projects there have been no change orders other than two that were forced by City Officials. This is an area where many contractors take advantage of their clients. Bruce has never been our initial low bidder, but has always been the lower cost contractor because of his ability to bring the project in early and understand the projects cost dynamics.

I would recommend highly the services of Bruce Pardon and HP Associates.

Sincerely,

Daniel J. Rush
President/CEO