

Wells Fargo Wholesale Lending

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January 2, 2001

Mr. Bruce Parton
HP Associates, Inc.
29800 Agoura Road, Suite 105
Agoura Hills, California 91301

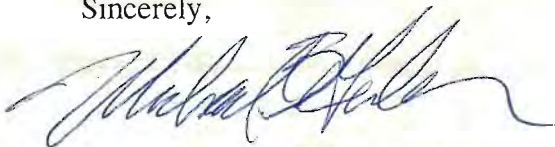
Dear Bruce,

When you called to ask for a letter of recommendation I was delighted to respond.

The tenant improvement project that your company did for Western Sunrise Mortgage, now Wells Fargo Home Mortgage, was done quickly and with a high degree of quality workmanship. You were able to respond quickly to modifications of the architect's plans. When the build was finished, we were able to start our business operation on time and we were very proud of the construction results.

Thanks to HP Associates, Inc. for a job well done.

Sincerely,



Michael B. Gerber
Asst. Vice President and Branch Manager