

Anita Pointer Enterprises

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Anita Pointer
President

December 17, 1988

To Whom it may concern:

This letter shall serve as a reference for Jon Hughes and Phil Johnson, who operate a corporate entity known as Johnson and Hughes, Incorporated.

I met Phil and Jon in 1986 when plans for our home were initially being formulated. Both gentlemen were available and helpful during this process and answered my questions we had about construction.

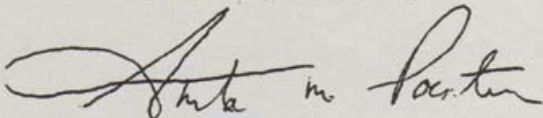
Construction was due to take about one (1) year. In reality, it took one and one half (1 1/2) years. However, we initiated many changes and the delay was not through any neglect on their part. Any changes were fully discussed, priced and agreed upon before they occurred.

I found both men to be extremely capable (Jon is the on-hands builder while Phil is the person charged with financial matters) and both were concerned with the quality of their work.

After we moved in, Jon & Phil always remedied any problems that surfaced. In other words, they did not disappear. As a matter of fact, both are social guests at our home when we entertain friends.

The above is not meant to paint a rosey picture of construction. There are disagreements, tensions and stress. Change orders (extra's) are also expensive. However, when we go through the process again, I will not hesitate to utilize Johnson and Hughes, Inc. They are good guys to be in the trenches with.

Very truly yours,



Anita Pointer