

July 17, 1992

To Whom It May Concern:

I am pleased to recommend Bill Harkins, Harkins Development, as a builder. Bill constructed my home at 1550 Via Tuscany in Winter Park and did an excellent job. In an attempt to give you a summary of how pleased we were, I offer the following information:

1. Good Business Man:

Prior to starting construction on our home, Bill presented me with a computerized proposal reflecting the cost of each line item. Every four to six weeks, Bill and I sat down and updated the original cost projections. As a businessman myself, I am most impressed by Bill's ability to create a realistic budget and to deliver a quality project within that budget.

2. Excellent Support Staff:

Equally as impressive as Bill are his choice of subcontractors and his support staff both in the office and the field.

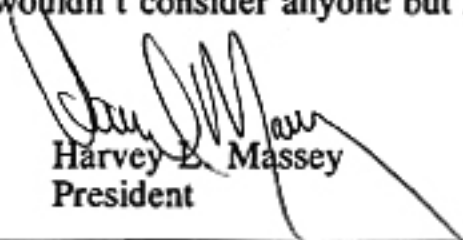
3. Customer Relations:

During construction of our home, there was not one disagreement experienced with Bill or any of his personnel, a unique experience from what I am told. Bill was always specific in what needed to be done, worked diligently to deliver on his commitments, and did it within the overall budget and financial guidelines agreed upon. Our relationship has been one of cooperation and pleasure.

4. Respectable Person:

I have known Bill for over seven years and find him to be a good man with impeccable integrity and morals.

In summary, if I built another home, I wouldn't consider anyone but Bill to build it.



Harvey B. Massey  
President

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