

April, 1998

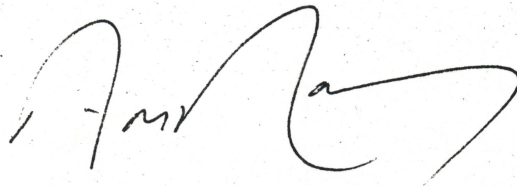
TO WHOM IT MAY CONCERN

I have been asked to give a reference for Vilhelm Vegh.

Mr. Vegh has worked steadily on properties which I manage since 1995. The properties had been neglected for a number of years and Mr. Vegh undertook major renovations which were required. Mr. Vegh provided estimates and completed projects within budget.

Mr. Vegh's work has been first class and I have no hesitation in recommending him.

Sincerely,

A handwritten signature in black ink, appearing to read 'Alex M. Ramsay', with a stylized, flowing script.

Alex M. Ramsay