



December 5, 1997

To Whom It May Concern:

This letter is meant to serve as a reference for Structural Concepts, Inc., Mr. George Moutis, President. Structural Concepts just this month finished an extensive renovation of a 31 unit apartment building project for our agency.

We began working with Mr. Moutis and his staff in the Fall of 1996 to come to an agreement relative to the construction contract. We have been involved with them on a daily basis since then as our building progressed, which has given us an opportunity to get to know this firm very well.

Every member of our project team, our attorney, our financial personnel, our lending institution, our board members, our on site inspectors and engineers, has the highest professional and personal regard for the workmanship and integrity of Structural Concepts. We had a fixed-price contract which was done fundamentally on time and within budget. The quality of the workmanship of Structural and their sub-contractors was excellent.

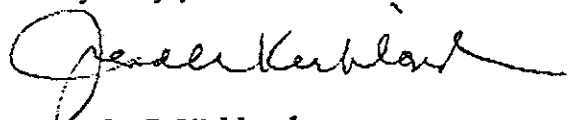
This is not to say, of course, that there were not many instances of "interpretation in the field." I can say, however, that Mr. Moutis is fair and honest and will bend, compromise and try to see it from the other side. Our project was especially fraught with emotion at times, as our entire headquarters and some 60 or more homeless women and children awaited its completion.

I believe the highest form of recommendation would be a positive answer to the question: "would you use them again?" As a matter of fact, our agency does have a much larger renovation of a cluster of multifamily dwellings it is considering and we intend to work with Structural Concepts from the inception of our planning stages and at this point, it is our wish to use this company again.

In summary, Structural Concepts built us a handsome new headquarters, on time, within budget. The office personnel support the field team with excellent administrative and financial procedures in place that satisfied our donors and lenders, accountants and other financial personnel. The on site foremen were responsive and friendly to inhabitants of our new neighborhood. Our strict affirmative action guidelines were adhered to in fact and in spirit, which was very important to us.

Please do not hesitate to contact me if any additional information is required.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Glenda C. Kirkland". The signature is written in black ink and is positioned above the printed name.

Glenda C. Kirkland,
Executive Director