

354 Miles Road

Middleborough, MD 21221

January, 2011

To Whom it May Concern:

I am pleased to recommend Jon Skarda, President, Shoreline Construction Enterprises as a builder who exemplifies the best attributes of the term "professional":

Knowledge and Experience: Jon knows building from the ground up and can do many of the required tasks himself. He knows who the best local tradesmen are to serve as subcontractors and he knows who are the best vendors of quality and fair-priced building supplies. His own employees are well-trained and courteous.

Jon is also an expert in contemporary energy efficient ('green') construction methods. And when we decided to make major alterations in our floorplan, Jon personally did the drawings and made improvements we had not thought of.

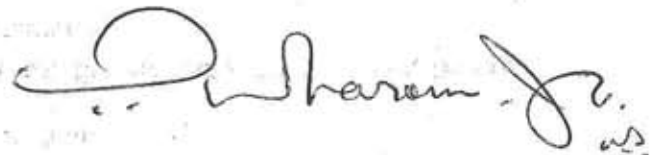
He is also expert in knowing how to save his clients money, and he introduced my wife and I to a major tax savings program through a building salvage charity called "Second Chance". He also told us about the tax savings related to our geo-thermal heating system.

Jon was very clear and upfront about costs and did not rush the contract signing process. His office staff conduct their business promptly and keep records accurately.

Personal Attributes: Jon has outstanding work habits. He keeps himself and the client to a schedule and keeps after his subcontractors to do the same. Most importantly, he is very accessible both by phone and email for the many questions and issues that come up during the construction process. He never made me feel like I was bothering him with my many questions and requests. Jon understands that his clients are building amateurs and that ideas and plans are likely to change, and he was always open and flexible to such discussions. However, he won't hesitate to say when an idea lacks merit or is just not practical. But he also has a very open mind and a very positive attitude about learning new things.

Finally, Jon Skarda is a man of integrity and a gentleman and we enjoyed working with him. We have ended up with a very well constructed and beautiful home, completed on time and on budget. Plus, the house has received an excellent 'energy efficiency' rating.

Yours very truly,

A handwritten signature in dark ink, appearing to read "Moody D. Wharam, Jr.", with a stylized flourish at the end.

Moody D. Wharam, Jr., M.D.