

Northern Trust, NA
7960 Summerlin Lakes Drive
Fort Myers, Florida 33907
(239) 489-0100



Northern Trust

March 22, 2010

To Whom It May Concern:

This letter shall serve as a recommendation of the services provided by Fred Sylvester, with Accredited Building Consultants, Inc.

Over the last seven years, Fred has provided Northern Trust, NA construction inspections for draw requests. We use him exclusively due to his high service level and trustworthiness. I comfortably refer him to my clients as an expert in the field of construction and have always received positive feedback from their experience.

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Kiburz'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Samuel Kiburz, 2ndVP
Private Banking