



Bank of America

Construction Services - c/o #5092

November 18, 1997

To Whom it May Concern:

Although my exposure to D & H Construction has been limited to a single project, the Amoeba Music Store in San Francisco, I have to say that I was truly impressed with this firm. In my capacity with Bank of America I am exposed to the performance of 30 to 40 general contractors per year. Jeff Halperin and his staff have proven to be exceptional.

The Amoeba Music Store was a very challenging project due to existing concealed conditions, owner generated changes to the scope of work and a fixed completion date. D & H Construction not only met these challenges, but also were able to satisfy the strict reporting requirements of the Bank of America. In addition to facilitating the necessary changes, D & H Construction kept both the owners and their lender informed regarding the impact to the budget and project schedule.

Without hesitation, I would recommend D & H Construction for a similar, challenging construction project. Hopefully, I will be monitoring that project as well.

Respectfully,

A handwritten signature in blue ink that reads "James W. Nelson".

James W. Nelson
Construction Consultant