

February 10, 2005

To Whom It May Concern:

I am pleased to recommend D&H Construction and in particular, Jeff Halperin, as a general contractor. D&H was the general contractor for the rehabilitation of two affordable housing projects in which I acted as the project manager. The first project was the Ridgeview Terrace Apartments rehabilitation project (101 units), which consisted of siding and window replacement, and kitchen and bath remodels. The second project, located across the street from Ridgeview, was the Jackie Robinson rehabilitation project (130 units). The scope of work for this project was similar to that for Ridgeview. We are currently about to begin another phase of work with D&H at Ridgeview, which consists of seismic upgrading at garages with living units above them.

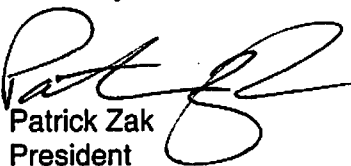
Both these projects were quite complex, especially from a scheduling perspective, as the work was done primarily with tenants in place. D&H was very respectful of the needs of tenants. D&H put together a highly detailed and comprehensive schedule as well as tenant notices that served to keep the project on track with a minimal amount of disruption to existing residents. The schedules showed a tremendous amount of organization and thought.

During construction, D&H held job meetings every two weeks attended by the architect, construction manager, owners' representatives, Jeff Halperin, and Curtis King – the job supervisor. Curtis did an excellent job of supervising the construction and dealing with the many tenant issues that arise during an occupied rehab. The job meeting notes had the same organization and thoroughness that the construction schedule showed.

D&H paid close attention to the quality of their work and the subcontractors' work, doing weekly inspections which minimized the amount of punch list work at the end of the job. Likewise, D&H's thoroughness on the front side also minimized the amount of change orders and both projects ended up on-budget with very little contingency spent. Overall, the quality of construction exceeded our expectation for this type of project.

I would, without hesitation, recommend D&H Construction and look forward to continuing to work with them. Feel free to contact me to discuss this reference. I can be reached at 510-601-8917.

Sincerely,


Patrick Zak
President