

January 8, 2003

Mr. Paul M. Joyal
President, Joyal Construction
2800 Aurora Road
Melbourne, Florida 32935

Dear Mr. Joyal:

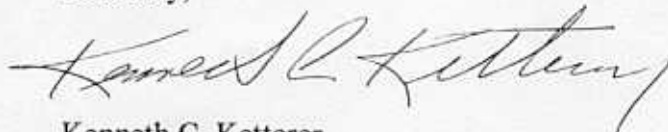
Just a brief note to express our appreciation for all of the efforts of your company—Joyal Construction, to build us such an excellent, high quality, new home. It was clearly a good experience to work with such a professional team.

Our first contact with your Company was with Executive Designer/Sales Consultant Jeff Joseph. Jeff was a pleasure to work with in the design of our home. Next we met with Tom Hull to finalize every detail so that construction could begin. Tom was our Project Coordinator and our primary interface who was always available to respond to our many questions and comments over the seven-month period that our new home was being built. John Kazulen was the hands-on Operations Superintendent who executed the building plans perfectly.

We moved into our home right on schedule and could not have been more pleased. Like any new construction there were a few problems---all minor, and immediately resolved when reported.

We would highly recommend Joyal Construction to anyone and would be pleased to be used as a reference for any prospective customers considering building a new home.

Sincerely,



Kenneth C. Ketterer
701 Gleason Way
Indian Harbour Beach, Florida 32937

cc: Better Business Bureau
Chamber of Commerce
Home Builders and Contractors Association of Brevard