

December 15, 2005

Dean Williams
President
Panhandle Homes
9389 Hamman Avenue, Suite C
Ellyson Industrial Park
Pensacola, FL 32514

Dear Mr. Williams:

I am writing this note to express to you my sincere gratitude and deep appreciation for all your hard work and exceptional professionalism in rebuilding my home which was basically destroyed in half by Hurricane Ivan. We are extremely fortunent because this time last year we were living in the only three rooms of our home that were left habitable after Ivan. However, it has been a great year thanks to you , your staff and your subcontractors who have restored our home to a better than new condition.

Specifically, I would like to first express my personal thanks for your quick response to my call to you on September 19th, 2004, seeking your assistance in repairing my badly destroyed home which included having half of the roof blown away. Even though I know you probably had more work at the time than you could handle, you personally responded with a construction crew and installed a temporary roof on my house which keep more damage from occurring from the wind and rain. Therefore, on September 21,2004, my home had a roof whereas all my neighbors were still trying to find contractors, and to this day, some still have not had their homes repaired. Your timely assistance was above and beyond what others in your profession provided to those in need.. I will never forget your great sense of responsibility in helping us in our time of distress.

In addition. I would like to convey to you , as well as others to be mentioned, our special thanks for all their work in rebuilding our home. Billy did a great job in providing the trim work, including installing the doors and Bay window, Aaron installed all the electrical work in a superb manner, Dale's work in many areas, including finding and assisting in fixing the leak in our kitchen, redoing sheet-rock that had to be replaced and completing touch-up work throughout the house was exceptional and lastly, I must mention the outstanding roof replacement which got a quick test from Hurricane Dennis without any problems. The last work to be completed on my home was replacing the flooring in the kitchen area and Shawn Whittaker of P&M flooring did a terrific job to the degree that no one could ever determine that approximately half the wood flooring in the kitchen had been replaced. I apologize for my ramblings but I feel obligated to tell you what great skilled professionals you have working for and with you.

The one special person I must mention is Marie. She was the person who scheduled the workers, always called to verify that had arrived when programmed and then checked to see if the work had been completed. She was a sounding board for my concerns and undoubtedly relayed everyone of them to you because every concern that I had over the past year was resolved. She is not only very professional but she displays a sincere caring attitude in satisfying a customers concerns. You truly have a great staff and excellent subcontractors. It has been a sincere pleasure having your Company rebuild my home. You are a consummate professional and your work attests to your high standards and great sense of personal responsibility.

If you ever need me to provide a reference relating to youfwork, please let me know.

Again, thanks for all your assistance and the many services you provided during the past fifteen months.

A Very Satisfied Customer

Paul Cowart, Merry Christmas

,eLCe~~~C7 t-;