

February 4, 1997

Ms. Shannon Sheehan
Citizen Properties, Inc.
302 N. La Brea Ave., Suite 146
Los Angeles, CA 90036

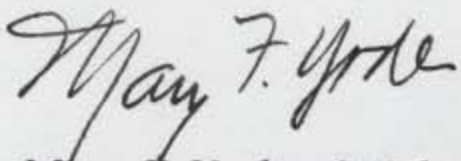
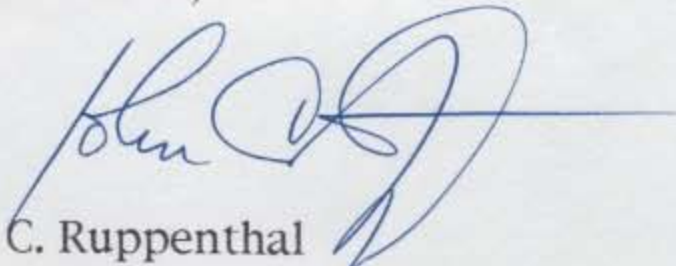
Dear Shannon,

We wanted to write and formally express what we have often told you in person -- you are the greatest contractor around!!

Working with you has helped us realize our dream of having what we want in our home, and of having things come into being in a most pleasant manner (especially considering the extent of the details, the difficulty and the decisions that were required). We love living in our wonderful home. Everyone comments on the excellent craftsmanship and the attention to details.

We can never thank you enough. And we can't wait until another opportunity comes along to work together again.

Our best regards and affection,

 
Mary F. Yoder & John C. Ruppenthal