

**SHIPLEY HILL
CONDOMINIUM ASSOC.**

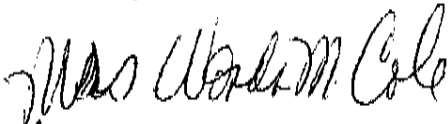
WONDA M. COLE.....P.O. BOX 13321...BALTO. MD. 21203

July 14, 2002

TO: MR. MIKE KELBIE

PLEASE BE ADVISED THAT I FELT COMPELLED TO WRITE THIS LETTER TO YOU FOR FUTURE REFERENCE PURPOSES BECAUSE OF THE FACT THAT I REALLY DO APPRECIATE HOW PATIENT AND FLEXIBLE YOU HAVE BEEN IN AIDING ME IN MY TIME OF CRISIS. SUBSEQUENTLY, I WOULD LIKE TO STATE THAT I HAVE NEVER IN ALL MY YEARS OF LIVING AT THE CURRENT RESIDENCE NOW, HAVE I EXPERIENCED THE ROOFING PROBLEM THAT OCCURRED. THANK GOD FOR YOU MR. KELBIE. I WOULD LIKE TO SINCERELY THANK YOU FOR ALL OF YOUR PATIENCE IN NEGOTIATING WHAT I COULD AFFORD TO PAY FOR MY ROOF, AS WELL AS, HOW COMFORTABLE PAYMENTS WERE ARRANGED IN ORDER FOR ME TO PAY IT. GOD BLESS YOU, MR. KELBIE. ALTHOUGH, I HAVE REALLY BEEN GOING THROUGH MANY CRISES, SINCE THE BEGINNING OF JANUARY 2002, I CAN HONESTLY SAY THAT DOING BUSINESS WITH YOU AND YOUR COMPANY ASSOCIATES HAVE TRULY BEEN A VERY PLEASANT EXPERIENCE FOR ME. I CAN HONESTLY SAY, THAT AT THE TIME OF NEED YOU WERE THERE FOR ME LIKE AN ANGEL IN THE NIGHT APPEARS TO ASSURE PEACE AND COMFORT. IN CLOSING, I HOPE THAT YOU CONTINUE TO HELP OTHERS IN THEIR TIME OF CRISIS, AS WELL AS, YOU HAVE HELPED ME IN ALL OF YOUR FUTURE ENDEAVORS. THANKS AGAIN, AND PEACE AND BLESSING ALWAYS!

Sincerely,



MRS. WONDA M. COLE
2544 W. LOMBARD ST. UNIT E