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Insurance

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November 14, 2002

Mr. Phil Eason
Bayfront Builders
860 S. McCall Ave.
Englewood, FL 34223

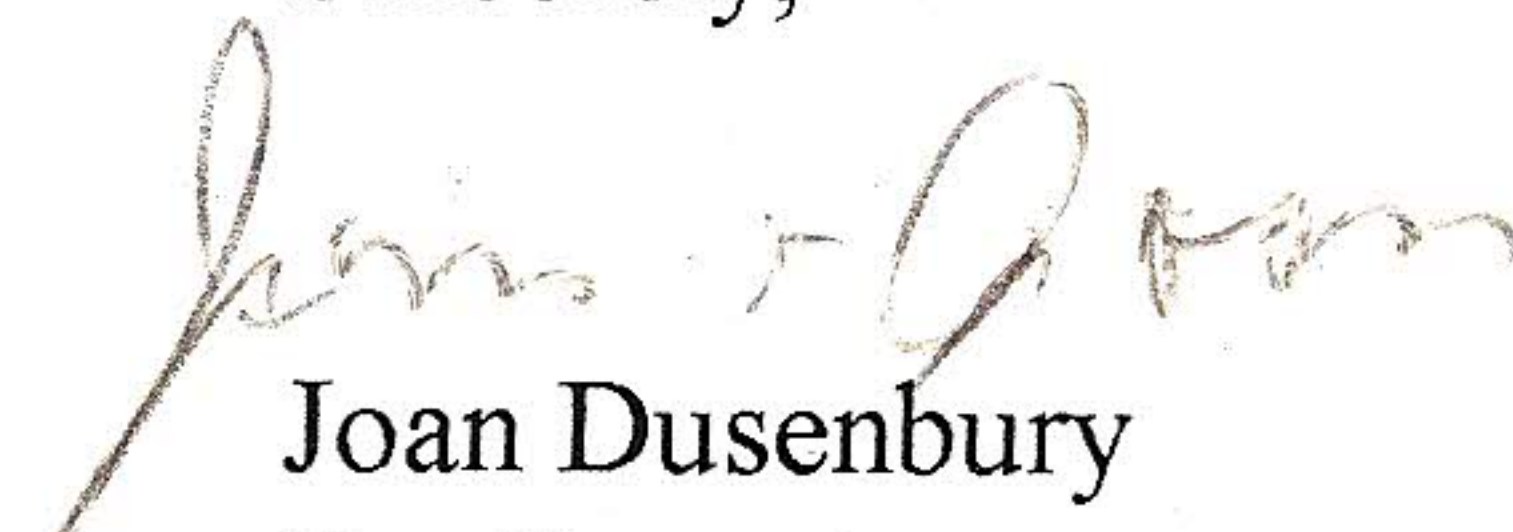
Dear Phil,

Prior to starting construction on our Manasota Key home, I was strongly advised by many of my friends and business associates to obtain the services of an independent home inspector. This was an absolute necessity, since Joan and I would be in New York and our house was being built in Florida. You may recall, we discussed this subject at one of our meetings prior to contract signing. We did not take the well-intentioned advice and have absolutely no regrets. At that same meeting we discussed trust and integrity, both very important to Joan and myself. There must be mutual trust between client and builder. The client must have confidence construction will be performed to code and contract standards. The builder must be satisfied payments will be made in a timely manner and that there is sufficient money for the home completion. Our trust was most surely not misplaced. Your integrity and that of Bayfront Builders meets the highest possible standards.

During my 30+ years in the insurance business I have heard many horror stories from individuals building homes. I imagine some of the problems encountered were in fact due to the poor quality of the contractor, however, I expect unreasonable demands by the client could also contribute to the unhappiness. Throughout our Bayfront building experience we had no problems whatsoever. At the very beginning you stated building a home could and should be fun. Indeed, it was fun and an absolute pleasure to work with you and your fine staff and subs. In that regard, please pass along our appreciation to all subcontractors as well as your employees. Phil, our home exceeded our hopes and expectations in all aspects. You advertise Bayfront as the "dream fulfillment company". You certainly made our dreams come true. Thank you for your hard work, expertise, professionalism and your friendship.

With much appreciation.

Sincerely,


Joan Dusenbury
Jim Dusenbury

