

Wachovia Bank, N.A.
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7100 North Kendall Drive
Miami, FL 33156

Tel 305 263-1100
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WACHOVIA

October 30, 2006

Re: BET Construction & Roofing, Inc.

To Whom It May Concern:

This letter is being sent to you as a reference for the above stated corporation.

BET Construction & Roofing, Inc. has been a customer of our institution for over four years. During this time, they have handled their accounts with us in a satisfactory manner.

The average balance in the accounts is in the low six figures.

BET Construction & Roofing, Inc. and James Scardina, the owner of this corporation, are valued clients of our bank.

If you have any questions, please do not hesitate to call me.

Very truly yours,

Karen Wallace, AVP
Financial Specialist