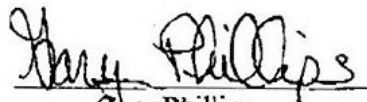


June 20, 2005

To Whom It May Concern:

I work as the loan construction inspector for Blue Ridge Savings Bank and I have made several draw request inspections on the project in Black Mtn. that Tom Lasley is builder/supervisor. Tom is an excellent builder, keeps a clean construction site and works well with sub-contractors (which is a must in today's fast paced building industry). He also submits a very professional and complete draw request, never requesting more money than he has work done. I would highly recommend Tom as builder/supervisor on any project.


Gary Phillips