



Charles S. Locke
Chairman & Chief Executive Officer

September 28, 1992

Mr. Mark A. Perlman
Empeco, Incorporated
450 Skokie Boulevard - Suite 601
Northbrook, IL 60062

Dear Mark:

I want to thank you and your excellent team for a job well done as the general contractor building our new home in Lake Forest. Constructing this house was a long and complex project; therefore, it is remarkable that the entire experience was so pleasant.

Best regards.

Sincerely,

A handwritten signature in black ink that reads "Charles S. Locke". The signature is written in a cursive style with a large, prominent initial "C".

CSL:amd