

Jeff L. Kaufman
Vice President
Corporate Relations

March 5, 1998

Mr. Mark A. Perlman
EMPECO, Incorporated
21769 W. Vernon Ridge Drive
Ivanhoe, IL 60060

Dear Mark:

As a family that has relocated 11 times in my 25-year Allstate career, Susan and I have developed a keen sense of what we need and require from a home builder. From seven different new-construction journeys, our evaluation system is very clear to us, and the top five measurements are:

1. Trust
2. Sincerity
3. Quality
4. Communication
5. Follow up

I can very honestly tell you, and anyone else who would be interested, that you have ranked the highest in all of these areas. We feel blessed to know you and to have bought a house from you.

From the first days of negotiations, we felt very strongly that you were deeply sincere and trustworthy. You never gave us any reason to question that; and, quite frankly, continued to impress us. Your expectations of quality in our new home rivaled ours, and several times clearly exceeded what we had in mind.

With Susan shouldering the responsibility of dealing with the house most of the time, your ability to communicate with her; deliver her requests to the appropriate artisans; and generally make both of us comfortable all along the way, was extraordinary. And, finally, on every single occasion -- and at times we didn't even know it was needed -- you have always been there following up on things.

We are writing you this letter for a reason... and that is simply to tell you "Thank You." Our move here has been great, and you helped in innumerable ways. We ended up with a beautiful home; a new, close friend; and lots of house guests who envy what you delivered to us.

Please share our feelings with others, and bring them over any time you want to give an example of what is possible. We owe that to you, and will always keep the "chocolate jar" full for the occasion.

Best regards.



Jeff & Susan Kaufman