

June 15, 2009

To Whom It May Concern:

Re: Michael Payne

I have known Michael Payne for over 20 years and over the course of time, I have watched him go from sub-contractor, framing houses to general contractor renovating & building custom personal homes along with custom vacation rental homes in the Outer Banks of North Carolina.

From time to time, Mike has shown me houses he has built some of which appeared to be complicated custom designs seemingly requiring extensive construction experience. He has also shown me some of the interiors of these homes where you can see his attention to the details using custom woodwork to trim around windows, doors, cabinets and wall fixtures. I believe some of these homes are valued in excess of \$750,000.00.

I have also had the opportunity to invest with Mike in two vacation rental homes on the Outer Banks, where I have been able to see the construction process at various stages where if any problems were present Mike was quick to point them out and have them corrected.

Additionally, Mike has built two custom homes for his family where I noticed that during construction he seemed to handle those no different from any of the others all with quality and owner satisfaction being an important part of the process.

Sincerely,

  
Geoffrey Newbill