

**JHA** JOHN HILL  
AGENCY  
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February 24, 2009

Lou Padula  
Padula Builders, Inc.  
1035 Hooper Ave., Suite 3  
Toms River, NJ 08753

Re: Office Building Construction

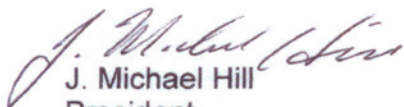
Dear Lou,

I cannot thank you and your staff enough for the beautiful job you did in building our new office. Not a day goes by that we do not receive a compliment. Whenever introducing myself to new people in the area, they will more often than not comment on what a beautiful new building we built.

From construction permits to color and material selections, you and your staff truly took care of everything so that I could focus on my business without the frustrations and headaches common in a construction project. Your employees and subcontractors were always prompt, very courteous, and did top-notch work.

I would never consider another another builder.

Sincerely,



J. Michael Hill  
President  
732-2690800 x13  
[jhill@johnhillagency.com](mailto:jhill@johnhillagency.com)