



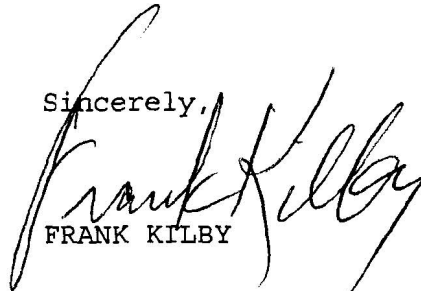
January 15, 2005

To Sir / Madam:

I am President of the Window Broker, one of the largest dealers of vinyl windows and doors in Northern and Southern California. This letter is intended as a letter of reference for Christopher Kerosky and his law firm, Kerosky & Associates.

Mr. Kerosky is an excellent and thorough lawyer who has fought consistently for our firm in court and in other legal settings. He and his firm has handled over 100 separate matters for our firm over the last 5 years. During this time, we have been very happy with the quality of representation provided to our firm by Kerosky & Associates and we use them for all of our cases. I highly recommend Kerosky & Associates for the handling of any of your legal needs.

Sincerely,



FRANK KILBY