



August 11, 2010

David Pierce

Vice-President

6121 Telegraph

Oakville, MO 63129

Re: Schei Home Building Company Inc.

Dear Mr. Pierce:

I have had a close business relationship, as well as a personal relationship with Mr. Mark Scheipeter for well over 10 years. Mark has maintained a stellar reputation in the Homebuilders Association of Eastern Missouri, and has provided a work product that area subcontractors and area homeowners have come to respect. Schei Home Building Company maintains accurate budgets, manages job sites effectively and pays all invoices within terms.

Although his professional reputation speaks for itself, Mark's personal character is his strength. In the current environment of the home building industry, character speaks volumes. Without hesitation I would recommend Schei Home Building Company, and Mark Scheipeter to assist any bank workout situation.

If you have any questions do not hesitate to contact me directly.

Sincerely,

A handwritten signature in black ink, appearing to read "JDM", is written over a horizontal line.

John D. Mattingly, Jr.

Executive Vice President and General Counsel

CORPORATE FACILITY

1099 CASSENS INDUSTRIAL CT.
FENTON, MO 63026
(636) 343-3877 • FAX (636) 343-4141
www.mattinglylumber.com

EAST FACILITY

RIVERS EDGE INDUSTRIAL PARK
410 "E" STREET
GRANITE CITY, IL 62040
(618) 452-8060 • FAX (618) 452-8161

WEST FACILITY

119 DIDION ROAD
ST. PETERS, MO 63376
(636) 970-1212
FAX (636) 970-7768