



November 22, 2000

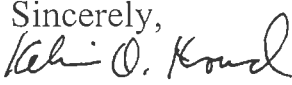
F. Craig Read  
President  
READ COMMERCIAL PROPERTIES, INC.  
Six Manhattan Square, Suite 102  
Hampton, Virginia 23666

Dear Craig:

Many changes have occurred in our corporate structure in recent months. One of the most significant, and beneficial, changes in the way we do business was the decision to use our own real estate representative. In addition to requiring a location that reflected our corporate image and allowed us to consolidate our three Hampton Roads locations, occupancy costs were a major issue. The magnitude of this project and your company's reputation prompted us to contact you. This decision was well founded; as the time you spent produced more options than we thought would be available to us. This information turned out to be especially valuable when our negotiations became very involved.

We expected the negotiations on rent to be a challenge and were very pleased that the final negotiated transaction reflected, in addition to extensive tax incentives, a rental rate that was \$2.50 per square foot, or \$300,000 over the term, lower than comparable properties. What surprised us was the unforeseen challenge presented when the construction estimate came in \$130,000 over our tenant improvement allowance. Your resources again proved to be invaluable as you worked with both the contractor to reduce costs and our new landlord to increase our improvement allowance. This effort eliminated any additional out of pocket expenses for us. In short, Read Commercial Properties' saved us \$430,000.00.

We are pleased with our new Corporate Headquarters. It reflects the image essential to attract new business and has an atmosphere that promotes employee retention, but what pleases us most, is the economics of this major consolidation. We want to extend a special thanks to Michelle Creelman for her expertise and hope that you will use us as a reference for other companies who are interested in improving their bottom line.

Sincerely,  
  
Kelvin D. Howard  
President