



Lyle Stover Engineering, Inc.

November 4, 2005

To Whom it May Concern:

It has been my pleasure to work with Mr. Phillip N. Owens on various Condominium developments along the Alabama and Florida Gulf Coast. Our firm has provided, and look forward to continuing to provide, Structural Consulting Engineering services for Mr. Owens' firm, Phillip N. Owens & Associates, LLC.

In my business relationship with Mr. Owens, I find him to be thoroughly professional in his approach to the work at hand, with an eye toward the detail involved. He has an excellent grasp of the requirements of the field Condominium Development, from initial concepts through design, contracting and construction. I find also that he has a firm understanding of the Governmental Codes and Regulations involved in this type of development, and is attentive toward these requirements during both the design and construction phases of the projects I have worked on with him.

Based on my professional relationship, I recommend Mr. Owens to undertake the tasking and duties of Development/Construction Manager and Architect, in the field of Condominium Development and Design.

If you have any questions or require additional information, please advise us.

Very Truly Yours,
Lyle Stover Engineering, Inc.

A handwritten signature in blue ink, appearing to read "David L. Lyle". The signature is fluid and cursive, with a large initial "D" and "L".

David L. Lyle, P. E.
President