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September 27, 1994

Tamarack North Limited
P.O. Box 36
Parry Sound, Ontario
P2A 2X1
Attention: Chris Madden

Dear Chris,

Richard Hicks Residence

Attached is the official Deficiency List for your attention.

We wish to confirm that Substantial Completion was reached on September 15th, 1994 and that the 45 day Lien Period commenced as of that date. Contingent on our receiving the necessary documentation (i.e. Workers' Compensation Board Certificate of Clearance; Statutory Declaration regarding payment of Suppliers and Subtrades, and Proof of Insurance) the Holdback will be released on November 1st, 1994.

We wish to congratulate you on a very smooth project, which was completed on time and with a very high quality of workmanship and professionalism.

We would not hesitate to use you on any future projects and to recommend you to any of your future clients.

Yours very truly,

A handwritten signature in black ink, appearing to read 'J.M. Burns', is written over a horizontal line.

James M. Burns
Vice President

JMB/jk
attach.