

GMAC FINANCIAL SERVICES

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BRANCHES THROUGHOUT
THE WORLD

EXECUTIVE OFFICES
DETROIT

January 28, 2005

John Bloom,
Bloom Builders

Dear John:

The purpose of this letter is to thank you for the work you have completed in my office in recent months. As you know, we have undergone a lot of change and there is no way we would have been able to meet our various deadlines had it not been for your attention to detail and prompt service.

I really appreciate the manner in which you do business. Your professionalism has certainly carried over to your staff and has enabled us to have an overall office that exceeded our earlier expectations.

I look forward to dealing with you in the future, and please let me know if I can ever help you by being a reference for your other jobs.

Sincerely,

Jim Nelson