

MORGAN STANLEY, DEAN WITTER, DISCOVER & CO.

PHILIP N. DUFF
Chief Financial Officer

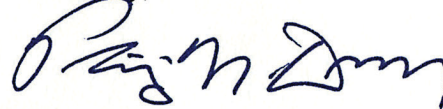
To Whom It May Concern:

It is with great pleasure that I write this letter to recommend Wadia Associates for their careful, artistic and thoughtful design and detail of our beautiful new home. Like many design clients, we began the process with a great number of random ideas, but with no clear definition of the outcome of the whole package. By listening to our requirements, Dinyar and his project architect created a home so ideally suited to our entire family and so convenient to our lifestyle, it is difficult to imagine living anywhere else. We love our home and very much enjoyed working on its design with Dinyar.

We are delighted when visiting friends and family admire the overall design of the rooms, the finishes and the specially-designed facets in the interior of the house which are evident in every room. They cannot believe it is a new house as the period design (Shingle style) makes it feel as though it was built in the 1920's. Our requirements were to live informally with our three children, but also occasionally entertain our friends in an elegant (yet relaxed) setting. Dinyar successfully blended our requirements, producing an elegantly warm, charming, casual, and sun-filled home, which nestles comfortably on our quite wooded property. The design of the house meets our expectations completely.

Above all, we find the live-ability of our new home to be outstanding; it is everything we dreamed of and hoped for. Thanks to the Wadia design team, our dreams became a reality...our reality!

Sincerely,

A handwritten signature in blue ink, appearing to read "Philip N. Duff", written in a cursive style.

Philip N. Duff