



*International Business Machines Corporation*

Office of the Vice Chairman of the Board

TO WHOM IT MAY CONCERN:

Four years ago my wife and I purchased a home, then under construction, from Dinyar Wadia. Before occupancy, some six months later, we worked very closely with Mr. Wadia on the many details involved in completing the house. He was always responsive, diligent and courteous. He also made certain his subcontractors were the same.

After residing in the house for 3 1/2 years, we are as happy with everything today as we were the first day we moved in. We continue to get compliments from our friends and neighbors that attest to the construction and detail, which is characteristic of Mr. Wadia.

It is a pleasure to recommend Mr. Wadia as an architect and builder who is easy to work with and honors his commitments.

Sincerely yours,

A handwritten signature in blue ink, which appears to read "Paul Rizzo". The signature is fluid and cursive, with the first name "Paul" being more prominent than the last name "Rizzo".

Paul J. Rizzo