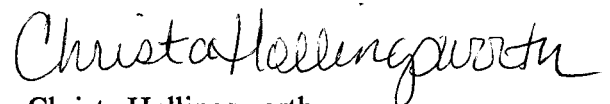


December 14, 2004

Dear Mr. & Mrs.

On behalf of the entire Finke Homes company I would like to take this time to apologize to the homeowners who had to actually pay your postman for Christmas cards that we sent to you. That was not intentional and a complete miscommunication with the post office. The cards were weighed and told that they would only cost 37 cents. We would have never intentionally sent out cards that were not fully paid for. Please let us know if there is anything that we can do for you regarding this matter. Again we are very sorry for the mix up and hope that you and your family have a wonderful holiday season.

Sincerely,

A handwritten signature in cursive script that reads "Christa Hollingsworth".

Christa Hollingsworth

Scheduler

859-586-7583

[chollingsworth@finkehomesinc.com](mailto:chollingsworth@finkehomesinc.com)