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Our File
159-14

July 6, 2009

Re: Mandarich Developments

To Whom it May Concern:

I am an attorney who has been practicing real estate law in California since 1982. A substantial portion of my practice involves representing home builders and developers in connection with the purchase, sale and leasing of real property and the formation of "common interest developments" such as condominium projects and planned developments.

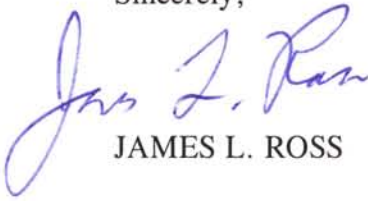
I have represented Mandarich Developments and its related entities ("MD") since MD's inception in 1997. In fact, my relationship with Gary Mandarich and Robert Sprague goes back several years prior to that when both were at Richmond American Homes of California. My records show that I have represented MD in forty seven separate matters, including the Summergate condominium project in Tracy, the Orchard at Penryn Park residential development in unincorporated Placer County, and numerous projects in the Northgate master planned community in Vallejo, including the Belvedere condominium project, the Visage, Tiara and Hyde Park residential developments and the sale of various parcels to home builders, automobile dealers and a community college.

My opinion of MD generally and Gary Mandarich and Robert Sprague in particular is consistent with what I perceive their reputation to be in the building industry – a builder with expertise in every step of the process (from acquisition, mapping and entitlements to development and construction to sales and warranty issues) who builds high quality communities and truly cares about its buyers. In my dealings with MD, what has impressed me the most is Gary and Robert's attention to detail and the honesty and integrity that permeates everything they do. It has truly been my pleasure to represent them.

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Please feel free to contact me if I can be of any further assistance.

Sincerely,



JAMES L. ROSS