

THE KEEGAN GROUP, INC.

Insurance ♦ Finance ♦ Consulting

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March 12th 2007

Re: Recommendation for **DB LEWIS Architecture+Design**

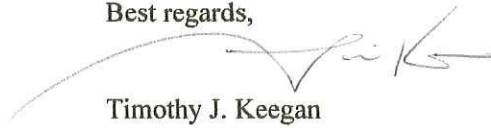
Dear Sir,

As President of The Keegan Group, LLC and affiliates, I have been directly involved in the pre-development and design phases of numerous projects within Florida, including our current \$500ml South Florida project known as "Biscayne Shores Village" located in Northeast Miami-Dade County.

Our Architect, DB LEWIS Architecture & Design, has continually provided award caliber design services to our effort. In addition, I find Dean Lewis and his team, a pleasure work with, knowledgeable and innovative in their thinking and efficient in their use of time. They are respected in the South Florida community, politically sophisticated and are recognized as leaders in their profession.

Knowing that their projects will continue to make viable and attractive urban contributions to our City, we highly recommend DB LEWIS Architecture & Design and look forward to our continuing collaborations together.

Best regards,



Timothy J. Keegan
President & CEO