



November 22, 2002

Kennon Harrington
Booms Stone Company
12275 Dixie
Redford, MI

Dear Kennon,

Quicker than you know it, another year has passed! We hope you had a fantastic 2002, and would like to express our sincere appreciation for all your help and contributions to the success of Crosswinds this year.

Having now been at Crosswinds over six years, we can say that 2002 was probably one of the best, and toughest, years since we started. As it stands today, we will close more than 520 homes for the year, approximately 50 over the plan for the year.

While we have built over 500 homes before, this year was special. It was during this year that you worked with us through some especially tough issues. From cycle times to paperwork flow to customer satisfaction to cash flow, we have made tremendous strides throughout this year. With things looking much more positive as we close out this year, we can only thank you, on behalf of your whole organization, for your help, patience, and especially your considerable loyalty.

Looking forward to 2003, we will have another strong year with another 500+ homes in the plans from our communities that are already under construction. In addition, the start of new projects constituting 1300+ in Birmingham, Detroit, Van Buren, Grand Blanc, and possibly Inkster, will bring continued stability and consistency to our operations.

We firmly believe that our success is tied to the quality and success of partners such as you. We place a great deal of faith in you to make sure the end customers are happy and will recommend our homes to their friends. Customer referrals and recommendations create more business for all of us. We appreciate your commitment to that ultimate goal. This year, thanks to you we have achieved the highest customer satisfaction levels of any time in the last six years.

We look forward to seeing you sometime soon. As always, please feel free to call us should you have any questions and/or comments.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Spencer F. Roed".

Spencer F. Roed
Senior Vice President

A handwritten signature in cursive script, appearing to read "Scott Day".

Scott Day
Senior Vice President