

Lloyd's

Heating and Cooling, Inc.

Lloyd S. Mishkel, Owner
4811 Londonderry Drive
Tampa, FL 33647
813 417-2997 or 813 631-1418

February 14, 2005

Mr. Rich Oleck
Building Trades Association
1181 S. Rogers Circle, Suite 1
Boca Raton, FL 33487

Dear Rich;

We have recently joined Building Trades. We would like to congratulate you and your excellent staff for helping to make small businesses like Lloyd's Heating and Cooling, Inc. more efficient and effective. Initially, Neil was extremely helpful in introducing us to the many benefits of being a member of Building Trades. Alex has been terrific to work with in getting Workman's Comp coverage in place, and Edward has helped us tremendously in understanding group versus individual insurance coverage and selecting what is the right solution for our business. In fact, the great team at Building Trades is the reason that we have joined Building Trades. Again, thank you for your excellent support to our business.

Sincerely,



Lloyd and Kaylon Mishkel