

44 N. Girls School Road Indianapolis, IN 46214 317,554,2100 F 317,554,2121

January 30, 2007

Mr. Robert Carrell CPM, Inc. 10053 N Hague Road Indianapolis, IN 46256

Re: Community Reinvestment Foundation - XII, Inc. Providence Place of Bloomington I

Dear Bob:

Having now completed our second construction project with CPM, we want to take the time to express our appreciation for the wonderful job that you and your staff have done. It was a pleasure to work with such a professional and experienced team.

A construction project can be a daunting task and CPM worked closely with us to simplify our decisions and make sure that we understood each phase of the construction process.

Thank you and we look forward to working with CPM on future transactions.

Sincerely,

David & Coopen

David E. Cooper President