

August 4, 2005

Mr. George Wienold
Bear Construction
1501 Rohlwing Road
Rolling Meadows, IL 60008

Project # 04--000210 – UBS - Northbrook, IL

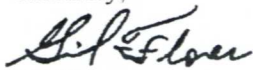
Dear: Mr. Wienold:

We would like to congratulate and thank you and your staff for the successful construction completion of our Branch Office. In particular, Jack Kammerer and Wayne Nyenhuis their talent, professionalism and attention to detail, has certainly played an important role in our smooth transition to our new location. We request their participation in future UBS projects. Thank you for assigning your firms "A Team" to our project. At this time, we would like to initiate the final steps toward project closeout. We ask that you review your obligation with respect to this contract and note those items listed below. Completion or submittal of each will allow us to release final payment to you for your work.

1. Final lien waiver: two (2) notarized originals to each of which is attached copies of all subcontractors and material suppliers lien waivers necessary to prevent the imposition of any and all claims of liens, this of course can be made conditional upon receipt of final payment.
2. Operating and Equipment Manuals and a list of same for all equipment and appliances.
3. "As Built" Architectural, Mechanical, and Electrical drawings.
4. An acceptable final air balancing report.
5. Completion of all punchlist items as indicated by our Architect and Engineers report.
6. Your final payment requisition.
7. A timetable indicating intended final completion of all "Change Order" items.
8. We would like to enter an agreement with the HVAC subcontractor to maintain our A/C units and the HVAC system. Please furnish us with the name, address and contact.
9. Copy of the "Certificate of Occupancy".

Please return, in writing, any items of dispute, if any. If not done so, we will assume there are none. Please note that we rely on your final review, that all work is complete and in keeping with the intent of the contract document. If you should have any questions, please feel free to contact my office.

Sincerely,



Gil Flores
Divisional Vice President
Senior Project Manager