



Fidelity Associates • Insurance & Financial Services

March 12, 2003

Department of Licensing
Pinellas County, FL

Re: American Tradition Homes Ltd. & Daniel G. Kinney
111 E. Lincoln Rd.
Spokane, WA 99208

Dear Sir/Madam:

It has been my pleasure to work with Dan Kinney and American Tradition homes for the past 7 years. I have handled insurance for both Dan personally and the company and have found them to be beyond reproach. Their integrity and quality of work have led to an excellent claims history and a solid reputation.

I have also written several performance and contract bonds for American Tradition Homes. There have been no claims against any of these bonds.

I find the character of American Tradition Homes reflects the character of its president, Daniel Kinney. Honest, caring and hardworking are the first adjectives that come to mind. Both Dan and the company have been involved in several non-profit projects, donating time, materials and money to make our community better.

I would strongly recommend Dan Kinney and American Tradition Homes to any person or entity looking for a contractor.

Sincerely,

John W. Serben Jr, AAI
Account Executive

