

12354 Jones Road, #121
Houston, Texas 77050
713-819-3628

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Cougar Restoration & Renovation

January 10, 2003

TO: Melissa Ballard

FROM: Sandra Huddleston

RE: POA

I learned of your website through a client of mine, Theresa Heame Haynes, who has been having a great deal of difficulty with her insurance company over the issue of mold in her home. She told me to contact you regarding possible referrals from POA.

I am faxing a signed Pledge Of Professionalism, as well as a copy of our information. We carry a \$2,000,000 General Liability Insurance Policy as well as Workman's Comp Insurance.

Please let me know if you have any questions regarding my company. I look forward to hearing from you soon.

Sincerely,

Sandra L. Huddleston

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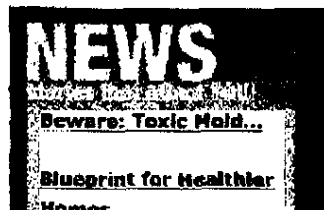
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POA PLEDGE OF PROFESSIONALISM

IAQ PROFESSIONAL ETHICS PLEDGE

POA is proud to refer its members to Indoor Air Quality professionals (testers, consultants, rem and subs) who pledge to follow ethical guidelines as set forth by POA.

The following is the pledge we ask each and every contractor to sign and send back to us if they be placed on our referral list.

THE PLEDGE TO UPHOLD PROFESSIONAL AND ETHICAL CONDUCT:

As a professional, I pledge to remain independent and not take an advocacy role for any involved in a job referred to me by POP

As a professional, I pledge to not minimize or overstate the level of contamination and will needed to correct it, for any job referred to me by POA.

As a professional, I pledge to look for contamination, not look for ways of not finding it on a referred job.

As a professional, I pledge to disclose in writing, to a POA-referred homeowner, if any restrictions been placed on me by an insurer or other party involved and describe in writing any restrictions. (This includes but is not limited to the number of samples taken, areas evaluated testing and/or remediation, requests involving policy provisions or coverage limits, requests to reports).

As a professional, I pledge to provide the policyholder with a true and correct copy of the done on their home by me or my company and do so in a timely manner, if the POA-homeowner requests it.

As a professional, I pledge to provide a true and correct scope of work to be performed a thereof, regardless of policy limits or other restrictions, if any, for any job referred to me by POA

As a professional, on POA-referred jobs, I pledge to adhere to the most stringent published guidelines for assessment and remediation of mycotoxin-producing molds. (It is under these guidelines, which may become mandates and at that time the mandates need only be followed change from time to time and it is critical that the companies we refer business to keep up with practice the highest standards.)

As a professional, I pledge to stay within the areas of my expertise and training and not venture out of that area(s) on jobs referred to me or my company by POA.

As a professional, I pledge to utilize, if and when applicable, the services of an accredited laboratory or laboratory operating under a public university for sample analysis for all IAQ referred jobs.

As a professional, I pledge to personally attend or send representatives of my company to



attend, at a minimum, one professional conference per year so that I am kept abreast of science, products, and methods used that will impact my business.

It is understood that POA receives no compensation for its referrals.

Disclaimer

It is understood that POA does not accept any memberships from anyone other than homeowners their legal representatives and I am hereby representing that I am not a member of POA.

It is also understood that if more than two POA members have issued formal complaints to POL my services and POA has reason to believe those complaints are legitimate, I (or my company) taken off of the POA referral list until further notice. POA will extend me (or my company) the opportunity to appeal the decision to halt referrals.

POA referrals are provided within a geographic area and the geographic region in which you operate must be provided.

The undersigned is duly authorized to enter into this pledge on behalf of the company named below

<p><u>Cougar Restoration LLC</u> Company Name</p> <p><u>1/10/03</u> Date</p>	<p><u>OWNER</u> Title</p> <p><u>[Signature]</u> Signature SANDRA HUDDLESTON</p>
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Other:

1. Please provide a brief description of services performed:

MOLD REMEDIATION

2. Territory Covered: Greater Houston

3. Telephone Number for POA Members To Call: 713-819-3628

4. Email Address: shuddle426@aol.com

5. Website (if applicable):

6. Charge for Estimates (if applicable):

7. Any Other Details: I.A.Q.A. CERTIFIED MOLD Remediator

Fax the filled out form and other information to: 888-648-8823.

Thank you.

Melinda Ballard, Policyholders of America

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Houston, Texas 77050
713-819-3628



Cougar Restoration & Renovation

COUGAR RESTORATION is a full service construction and restoration company with a background in custom building and commercial building including clean rooms for NASA, AT&T Lucent Technologies and Compaq computer. We have also worked on several projects at Rice University. Most recently we have completed several flood damaged residences, have performed many mold remediation and buildback projects and continue to service the Houston area as a disaster reconstruction company since 1989. We currently follow New York City Health Department Guidelines for abatement of contaminated buildings.

Sandra Huddleston, owner and operating officer of the company has a B.S. degree in Management from the University of Illinois. She is an I.A.Q.A Certified Mold Remediator (CMR00692) Her background includes land acquisition for a commercial builder in Southfield, Michigan and she has a lengthy background in structural estimating as well as insurance restoration, both commercial and residential.

Lee Huddleston, project manager of the company, has a lengthy background in the building business. He has completed many projects in the Houston and San Antonio areas including projects at Fort Sam Houston, Camp Bullis, Northeast ISD as well as the central plant building at the new Texans Stadium. Lee developed his expertise in biohazard containment while building Class 10,000 to Class 1,000 clean rooms at NASA Johnson Space Center, AT&T Lucent Technologies, Compaq Computer and other R & D facilities.

A licensed builder in the State of Michigan, Lee completed several condominium projects, residential developments and other commercial building projects before returning to Houston after a brief hiatus during the early 80's. His 30+ years experience in the residential and commercial building arenas, coupled with his building expertise bring all of the necessary background to complete a diverse collection of projects .

Both Lee and Sandra hold current adjusters licenses with the State of Texas, but do not function as public adjusters.

A DIVERSIFIED CONTRACTOR FOR THE NEWMILLENNIUM

