



April 1, 2004

International Profit Associates
1250 Barclay Boulevard
Buffalo Grove, IL 60089

Gentlemen,

My husband and I have owned our subcontracting business for the past sixteen years. Over the past year we have made many changes trying to be proactive with the numerous difficulties we have faced. Each time we made a correction it seemed three more problems presented themselves. After months we were becoming overwhelmed and it was about that time we received our first phone call from IPA. The sales call was short, direct and right on target to our needs and we set up an appointment. We had previously used IPA in 1996, and they had been very helpful to us in building our company. The trust needed to make the financial commitment to IPA was already present from our past history with them.

Some of the problems we were facing in our subcontracting business were a severe cash flow crunch, quickly accelerating material cost, office employees duplicating work and software problems. Tom Delacy quickly analyzed our business and presented us with a plan of action. The following week Richard Bowden and Dennis Brown two Senior Business Consultants arrived at our office and began working with us implement our project action plan. We found both of them to be helpful, tactful and very knowledgeable. They seemed to care for our business as if it were their own.

Dennis worked at putting an organization chart together for our company and sense we have family members working for us it was necessary for him to be creative. He then followed up with job descriptions. Richard worked at ensuring that we knew our breakeven point, provided us with up to date information for analysis and direction so corrections could be taken before it is too late. Richard assisted us in preparing a business plan and a budget directed at both the short term and long term needs with controlled growth. Richard also put a bank presentation together to assist us in obtaining a \$700,000. line of credit. What was amazing is our first bank response was for a million dollar line of credit.

We are grateful for the experience with IPA and both Richard and Dennis have truly been blessing. We are now eager to implement the plans we have made and we see this as an exciting challenge.

Sincerely,
SACRAMENTO REBAR, INC.

A handwritten signature in cursive script that reads "Janet Rhodes".

Janet Rhodes