

Texas Homeowners Assistance Program
P.O. Box 831049
San Antonio, Texas 78204

May 3, 2011

Jim Schumer
President
DSW Homes, LLC
1021 61st Street
Galveston, TX 77551

Dear Jim,

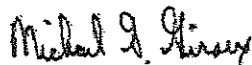
As we come to the conclusion of the Texas Homeowners Assistance Program (THAP) and the Sabine Pass Restoration Program (SPRP), I want to thank you and your team for the commitment you have shown to the homeowners of Texas. Your participation in this federally funded CDBG block grant program designed to provide housing to victims of hurricane Rita has been commendable.

Since the first home was assigned to you on January 4, 2010, the DSW Team has completed 227 new homes and 146 rehab projects for a total of 373 housing units. As measured by quality of construction and speed of delivery, your team has been at or near the top in all categories throughout.

The speedy delivery of a safe, secure and sanitary home to the satisfaction of the homeowner is the goal of the SPRP and HAP Programs. Positive interaction with the homeowner is key to achieving this goal. On numerous occasions, DSW personnel have gone beyond basic requirements to address and accommodate the needs, and even sometimes the desires, of the homeowner. We have received a number of unsolicited communications complimenting and thanking your team for the considerate, professional manner in which you do your job. Your demonstrated dedication to seeing to the needs of these applicants, many of whom are elderly and disabled, is greatly appreciated.

Please feel free to use this letter as a reference to the work you are doing in the Texas Homeowners Assistance Program. We are glad you are part of the team. Keep up the great work.

Sincerely,



Michael G. Giroux
Deputy Program Manager