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RE: A & M Contractors, Inc.

To Whom It May Concern:

I have had the pleasure of getting to know A&M Contractors and being their business banker for the past 3 years. In that time, I have been thoroughly impressed with their operations and how diligently they run their company. Both Mohammad Yousef and Abdul Duamni are intimately involved in all aspects of the day to day operations with the ultimate goal of delivering superior service and quality end results. As a contractor, they have built multiple facilities for other clients. However, when it came time for them to secure a loan for the construction of a facility for their business, was when they impressed me the most. After 25 years as a business banker, construction financing generally is the more difficult and cumbersome of all loan requests. Most businesses are not evenly remotely prepared for the amount of information or requirements necessary to even start the loan process. As I informed them of all of the requirements and documents needed, they simply handed me a binder with all required documents which were even approved by the proper authorizing authority! It is truly a pleasure working with someone who has the knowledge, expertise and is well regarded in their industry. I would highly encourage anyone with construction needs to consider a reputable business like A&M Contractors!

Sincerely,
Jorge Ortiz
Vice President – Capital One Bank
Business Banking