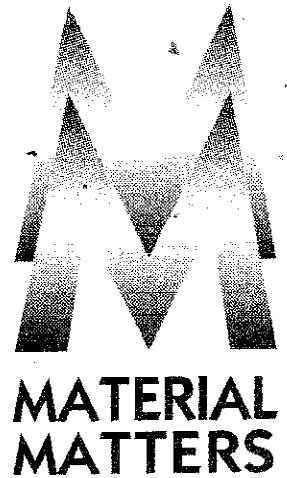


November 22, 2004

David Moff, CEO
The HR Group, Inc.
445 Dolley Madison Rd.
Suite 208
Greensboro, NC 27410



Dear Mr. Moff:

I am writing to commend The HR Group for the work that has recently been completed for my company. Roger Anderson, on behalf of the HR Group, first visited us in early September of this year and we discussed a number of issues related to my company, Material Matters, Inc.

As our discussions evolved Roger quickly grasped where we were in our employment practices and procedures. The issues he raised were both insightful and most helpful. I also found him to be a great resource for my concerns regarding general workplace safety. Based on our discussions as well as first hand observation, Roger designed a customized plan to ensure we were compliant with Federal laws applicable to us. Roger reviewed our employment application, employee handbook, file procedures, disciplinary procedures and made suggestions and improvements as needed. He also provided a safety and emergency plan and fork truck training guidelines.

Roger exhibited friendly, approachable professionalism during the two-month process, and was very careful to explain to me why certain items were needed. His expertise allowed me to focus on my business, rather than spending hours researching HR policy issues. As a very "hands-on" small business owner, I am often reluctant to delegate tasks that I consider to be of critical importance. However, allowing Roger and the HR Group to handle my company's Human Resource needs was one of my best business decisions. I want to thank you, Roger, and your organization for a job well done. It's great to have peace of mind, knowing that my employees are as safe as possible and that my company's workplace is in compliance with the regulations related to current HR issues.

I would certainly recommend The HR Group to any company that operates without a full time Human Resources professional and I feel certain that I will be calling upon you again as my own company grows.

Sincerely,

A handwritten signature in black ink, appearing to read 'Holly Lauritsen', written over a horizontal line.

Holly Lauritsen
President, Material Matters, Inc.

543 CIRCLE DRIVE
BURLINGTON, NC
27215

PH 336-227-6259
FX 336-226-3997
EM: matmat@netpath.net