



**Construction Department
4185 Sir Andrew Ct
Doylestown, PA 18901**

September 1, 2005

Commerce Bank, N.A.
Thomas W.Ort, Vice President
One Royal Road
Flemington, NJ 08822

Dear Mr. Ort:

**Re: Armaan Real Estate Development, LLC
Armaan Donut,Inc.
1635 Airport Road, Unit #2
Allentown, PA. 18109**

Centennial Construction and Management, Inc. is on the Dunkin Brands; Inc. approved General Contractors list. The criteria for being an approved General Contractor for Dunkin Brands, Inc. sets very high standards for qualification. Specifically, we run each General Contractor through a series of screens as follows:

- Quality of bid and detail to review of the bidding documents
- Maintain a construction schedule and keeping within budget
- Use of subcontractors that complete their work to budget, comply with code and a good work ethic. Fully follow the plans and specifications
- Trustworthy and has good business ethics
- Quality finishes and prompt warranty resolution

Each General Contractor is evaluated following the completion of a project and is allowed to continue if they maintain the standards as mentioned above. If any of the above standards are not met a Contractor will be placed on probation and could be suspended and ultimately removed from our approved General Contractor list.

Centennial Construction and Management, Inc. has consistently met these screens and is in good standing. Their attention to detail and quality standards is perhaps one of the highest within the group of Contractors.

Centennial Construction and Management, Inc. has built the following Dunkin Donuts locations in the past 2 years:

	Address	City	State	Construction completed
1	1055 York Road	Warminster	PA	4/13/2004
2	2500 Nazareth Road	Easton	PA	6/23/2004
3	1870 Catasauqua Road	Allentown	PA	9/9/2004
4	402 W Emaus Ave	Allentown	PA	9/14/2004
5	1625 Kendarbren Drive	Warwick	PA	10/4/2004
6	2926 William Penn Hwy.	Easton	PA	8/19/2003
7	532 Scott Street	Wilkes Barre	PA	7/21/2003
8	3039 Lehigh St	Allentown	PA	5/5/2004

In closing I believe the use of Centennial Construction and Management, Inc. will result in another quality project within budget.

If you have any questions please feel free to contact me at (215) 489-7377.

Very truly yours,

Edward Mack

Edward A. Mack
Construction Manager