To Whom It May Concern

We highly recommend Mark Hanninen, Kovall Construction in Ely, Minnesota as a home building contractor.

We purchased raw land in Ely, Minnesota to build our retirement home. It was populated with large red & white pines. We required services to clear land, establish building sites, build a garage and our home. Our vision was to build a garage first for storage, put our existing home up for sale, then when sold build our retirement home in Ely. Good project planning and staged building spanning over time was key to the success and financing of this project.

First item on our project plan was to setup interviews with all the local contractors. It was extremely important to us to use local contractors for the following reasons:

- We expected they would be experienced building in this area as it has some unique geological challenges building on the Canadian shield.
- Since our land resides in the city of Ely the contractor would know the ordinances and city codes.
- We are part of this community; the people who will be building our home will be our community and we wanted to support and add value to our community.

Once the interviews were setup, we contacted all builders in the Ely area and setup times for interviews. We lived in rural northern Minnesota 120 miles away from Ely. We needed to book rooms and have a firm commitment on interview appointment times for a 4 day stay in advance of the trip.

We were immediately impressed with Mark. He was prepared and on time. He was honest. He was experienced.

- He was the only builder who stated let's meet at your building site.
- He was on time and had the excavator, plumber, electrician, and building plan designer with him for us to meet and discuss our project.
- He was honest about asking what budget we had in mind and communicated a more realistic understanding of what we would need to budget for.
- I did a background check on all contractors we interviewed from the area. Kovall
 construction, and the people he brought into the project had a history of experience with
 previous construction in the city of Ely.
- It was a very productive day as we walked the land with the excavator to mark off some building sites; followed up by sitting down with the draft designer to communicate what we wanted built. Regardless of who we decided for a building contractor we needed those

plans and because of Mark we had a connection to someone who would create those building designs for us.

Our building project was planned out to be done in two stages starting in 2018 and ending in 2020. The first phase was a 30 x 40 garage. Excavating was performed starting in late summer of 2018. Our garage was slated to be built the fall of 2019. Everything was ready and the phase I of the project completed on time with excellent results.

Phase II was our home starting in the spring of 2020. COVID-19 caused shortages on materials which pushed back everyone's schedule. In addition, the COVID-19 generated a high volume of building projects for every contractor.

During all the chaos of COVID-19 Mark worked with us to get this project done. Yes, it was a bit late but not due to anything related to Kovall construction. It had EVERYTHING to do with the impact COVID-19 had on the availability of building materials. It was amazing how this construction company problem solved all these impacts for us to move into our home the summer of 2021. The workmanship was excellent, price was as expected, and engagement with everyone on this project team was "five stars". Respectful, friendly, professional, quick to respond calling back or text messages and honest integrity.

We believe Kovall Construction and their team as a building contractor are the best in the area.

Sincerely,

Tom & Sherry Pearson Ely, Minnesota 218-910-6067