

July 15, 2009

Clerks Office
824 N. Market Street, 3rd Floor
Wilmington, Delaware 19801

RE: Case No. 09-12074 (KJC); Docket No. 19
BMHC: Notice of Hearing to Consider Approval of the Disclosure Statement for the Joint Plan of Reorganization for the Debtors

To Whom It May Concern:

My name is William H. Milligan and I had been employed with SelectBuild-BMHC for over 20 ½ years. Under Case No. 09-12074, I believe my claim would fall under class 6C. My employment was terminated on February 19, 2009 about three months shy of my 60th birthday. I was given a 6 month severance package of which I am still due approximately two months and I am told that I will probably not receive these severance payments. **I am not a disgruntled former employee however I am a senior concerned about my future.**

I am writing this letter to you to voice my rejection to the Disclosure Statement for the Joint Plan of Reorganization for the Debtors that is being submitted for approval. Here are some of my reasons as I read through the Disclosure Statement:

1. The Supplemental Retirement Plan was an incentive program given to key employees to help drive Company performance and achieve Company goals and objectives. For someone like me, who worked very hard for the Company and did the best job possible, this was a plan that would help me and folks like me during the "later years". Many of us stayed with the Company during the boom years because of this very Plan which most competitors in the construction industry did not offer. This really affects me because I am now close to retirement and I was banking on this plan to help me through my retired years. I do not have much of a 401K because the Company could not pass discrimination tests and therefore my contributions were constantly returned. The Disclosure Statement indicates that we should recover from 4%-55% but that would be based on what is left over in the Liquidating Trust Fund.
2. This Disclosure Statement indicates that \$10 Million would be placed into the Liquidating Trust Fund and as well, anything at or above 20% of the excess cash flow if the Company hit its target EBITDA of \$50 Million. Speaking from over 30 years of experience in this industry, it is **unlikely that this will happen**. The growth plan is way too aggressive and not enough costs are being taken out to reflect the current state of affairs. Since the Company keeps missing its forecasts it is likely that the forecast in the reorganization plan is not realistic or attainable.

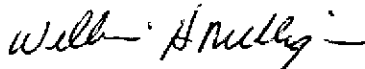
Finally, with all "unsecured" creditors, lawsuits and claims, and "bankruptcy" related professional firms drawing from the same pool of funds (the Liquidating Trust Fund), how much will truly be left over to satisfy retirement claims? Some of the participants in these plans I believe still work for the Company; how committed will they be to help turn things around after taking a "hit" on their future? If things stay the way they are per the Disclosure Statement, I'm afraid that my retirement years will be more difficult.

3. As I read through the Disclosure Statement I learned that some folks who had deferred their hard earned pay fall under the same class of unsecured creditors. While I was paid out on my previous deferred compensation plan those that did remain in the plan should have an opportunity to be paid out as well or get out what W-2 income they contributed to these plans. Some of these folks are the very people that helped build this Company. It doesn't seem right to me that someone lose what they earned.

While this may come across as self-serving, I would like Company along with Secured Creditors to restructure its plan to **negotiate a guarantee payout of all employee related claims** as a part of the reorganization plan. It should not be left to chance like it is now. I cannot stress enough that, the key to any successful Company, let alone one that must try to navigate a turnaround, are its' employees. As the old cliché states, "happy employees make for happy customers", the last thing that should be done for those employees that are still with the Company is to make them unhappy by taking earned benefits away.

I hope this letter helps at least change how things are currently situated at the moment and make it more equitable and certain for folks like myself who are headed, albeit unwillingly, into retirement. Thank you very much for listening.

Sincerely,



William H. Milligan
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