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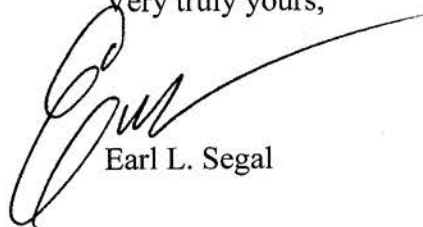
Gentlemen:

Now that we have concluded the resolution of the claims made as a result of the fire at our client's property, I wanted to take the opportunity to thank you for all of your efforts. I am certain that without the assistance of your organization, our client would not have received as good a result as it did.

In times of production oriented service providers, it is refreshing to find someone who handled a matter with the professionalism, patience, competence and confidentiality that you brought to our client's needs. Though I hope that none of my clients ever have the necessity to require your services again, I have been in this business long enough to know that misfortune finds everyone on occasion, and being able to refer you to a client in need gives me the ability to provide them with expert guidance at a time when they need it the most.

Best regards.

Very truly yours,



Earl L. Segal

ELS/sb