

El Hawa Corp.

P.O. Box 348
Virginia Beach, VA. 23458
(804) 428-1144

June 28, 1999

Mr. D'Amico & Mr. Walker
Adjusters International
10710 Midlothian Turnpike
Suite 315
Richmond, Va. 23235

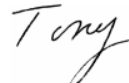
Dear Mr. D'Amico & Mr. Walker:

I wanted to write you to express my sincere gratitude for your help and advice in settling my claim with Allstate.

At a time when I was frustrated with Allstate's delays in paying the claim, you offered ideas in how to best deal with them. I realize that a lot of time was taken in reviewing Allstate's worksheets.

If I ever need assistance with future claims, I will call you.

Sincerely,



Tony Hawa
El Hawa Corp.

TH:ln