

October 17, 2000

Mr. Pat Cuccaro and Mr. Steve Surace Adjusters International 126 Business Park Drive Utica, N Y 13502

Re: Loss in New Port Richey

Dear Pat and Steve:

Pursuant to our telephone conversation, I enclose our check for 7% of the net amount of our collection from Lexington Insurance.

Your help has been extremely valuable. This was truly a team effort, and I hope to have the pleasure of working with you again.

Judy still has some un-billed time, so I will send you the small check for 7% of the difference, and I really hope to owe you more. I trust that this number is okay with you; if not please let me know, because it is important to me for you to be satisfied.

Sincerely, INTOWN PROPERTIES, INC. tonel

Melton Harrell

Encl

Cc: Bob Wilson Teresa Littleton