

Mark C. Dickinson President

January 11, 1994

Adjusters International 5972 Bent Pine Drive, Suite 374 Orlando, FL 32822

ATTN: Pasquale Cuccaro

Dear Pasquale:

I would like to thank you for your involvement with our fire loss. Please be advised the services you provided were outstanding and I would recommend the firm of Adjusters International to anyone who suffers a loss.

Sincerely,

Mark C. Dickinson, President

OBT, Corp.

MCD/jh