SUBSIDIARY OF DIXIE YARNS, INC. **Tower Carpets**

Carriage Carpets

Post Office Box 12542 Calhoun, Georgia 30703 (706) 629-9234

Bretlin Needlebond

Tribune Carpets

Carriage Transport

July 19, 1994

Mr. Karl Denison Adjusters International 11 Koger Center Suite 124 Norfolk, Virginia 23502-4082

Dear Karl:

I want to take this opportunity to thank you and your staff for the outstanding job being done in settling both the storm collapse and the fire loss claims. Your technical expertise and knowledge have proven invaluable in terms of advising us of our rights under the policy, ascertaining the dollar values of the losses, and negotiating equitable settlements.

I would highly recommend the services of your firm to anyone who suffers the misfortune of a loss and the resultant insurance claims process.

Very truly yours,

ough W. Mark

Controller

JWM/tr