

Mr Nicholas Balcombe Adjusters International Inc 24 Plympton Street London NW8 8AB 12th July 1999

Dear Mr Balcombe,

Re: Fire Loss - 4th March 1998

Now matters have been finally resolved with our insurance company, I thought I would take the opportunity of writing to you to thank you for all your efforts and assistance throughout this difficult claim.

We would have had much difficulty in handling the various complex issues without your good office, and we would be more than happy to recommend you to other companies who have similar incidents in the future.

Once again, many thanks for your assistance.

Yours sincerely,

David Bell

Financial Director