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VIA FACSIMILE (804-330-5853) AND U.S. MAIL

Mr. Tony D'Amico
Adjusters International
812 Moorefield Park Drive
Suite 205
Richmond, Virginia 23236

*Re: Marshall Durbin Companies
 Albertville Fire
 Date of Loss: October 12, 1993*

Dear Tony:

As I explained in our telephone conversation this afternoon, I attended an internal meeting with Marshall Durbin and other senior officers at the company this morning. We reviewed in detail the business interruption and extra expense claim and your letter of April 15.

I am pleased to report that the company has authorized me to instruct you to settle the claim as specified in your letter of April 15. I understand that you are going to contact Bud Jarrett this afternoon to inform him that the matter is settled and that you will coordinate drafting the proof of loss claim and other documentation necessary to finalize this settlement. We will, of course, work with you toward this end.

You and the other members of your team have done an excellent job in achieving an outstanding result in the handling of this claim. Congratulations on a job well done!

If you have any questions about this, please give us a call.
Best regards.

Yours very truly,



Frank M. Young, III

FMYIII/mbc:12884.1

cc: Mr. Marshall Durbin
 Mr. Scott Varner
 Mr. Irby Sellers
 Mr. John Lyon
 Mr. Richard Lask