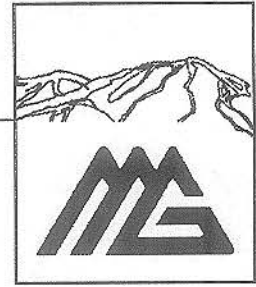


MOUNTAIN GREEN RENTAL COMPANY



November 15, 1996

Robert T. McGrath
President - Owner

Adjusters International, Inc.
Attn: Carole LeFebvre
P.O. Box 90
Utica, NY 13503-0090

Dear Carole,

I am writing to commend the work done by John Militello of Adjusters International after a water problem caused extensive damage to one of our buildings.

John did a timely and in depth analysis of every considerable detail and an itemization of everything that had to be replaced or repaired from the damage caused by the flooding.

Our insurance carrier, with whom we have \$17,000,000 in coverage, brought in their own cleaning crew and thought that an additional \$10,000 would cover the balance. After much time and negotiation, John settled the claim for \$41,000. This not only gave us ample money to do the work, but left some in reserve for those things that may show up in the coming months.

Again, the professionalism and competence of John Militello and Adjusters International would certainly cause us to call on your company should the need arise.

Sincerely,

Bob

Bob McGrath

RTM/lkl