



February 1, 1995

Mr. Harvey Goodman  
ADJUSTERS INTERNATIONAL  
133 Rollins Ave.  
Suite 1  
Rockville, MD 20852-4004

Dear Harvey:

I am taking this opportunity to let you know how much we enjoyed working with you and your firm after our unfortunate loss due to the snow storm of 1993.

With your help, we were able to obtain a fair and equitable settlement which far exceeded what we could have done on our own. The expertise of your staff and the way they assisted us in preparing and negotiating the claim was invaluable.

Thanks again for the help, and if we ever have another major loss, we will be contacting you for assistance.

Sincerely yours,

CONQUEST CARPET MILLS, INC.

A handwritten signature in black ink, appearing to read "Norman W. Clapp, Jr.", written in a cursive style.

Norman W. Clapp, Jr.  
V.P. Finance