

HUSSEY COPPER CORP., GENERAL PARTNER • LEETSDALE, PA 15056-1099 • PHONE (724) 251-4200

August 21, 2000

Mr. Martin B. Smith Adjusters International 805 University Square Building 4625 5th Avenue Pittsburgh, PA 15213

Dear Martin:

Enclosed please find a check for our final payment for your services with our 4-1/2 year battle with Royal Insurance.

I would like to personally thank you and your staff for an outstanding job. If we ever need these services again, you will certainly be the first one that I call.

Should you need to use our company as a reference, please feel free to use Hussey Copper and my name in particular.

Sincerely,

Roy D. Allen President

RDA/mrs

Enclosure