

AWAD ENTERPRISES, INC.
3035 S. SHILOH
GARLAND, TX 75042
972-864-2114

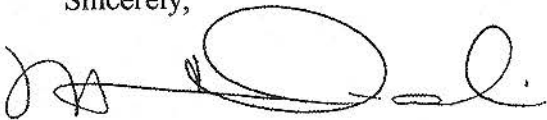
February 6, 1997

Mr. Steve Nelson
Adjusters International/
The Beneke Company, Inc.
5454 La Sierra #202
Dallas, TX 75231

Dear Steve:

I wanted to thank you for Adjusters International/The Beneke Company's involvement in settling the fire loss to my business and shopping center building. Your services were well worthwhile and as I have told you, I will definitely recommend your services to my business associates in the future should they find themselves in a similar, albeit unfortunate, situation!

Sincerely,

A handwritten signature in black ink, appearing to read 'Manny Awad', with a large, stylized initial 'M' and 'A'.

Manny Awad
President