



INTERCITY INVESTMENTS, INC.

September 26, 2002

Mr. Scott Davidson
BENEKE / ADJUSTERS INTERNATIONAL
17130 N. Dallas Parkway
Suite 105
Dallas, Texas 75248

Dear Scott:

The two fires we experienced recently severely disrupted the operation of both properties involved. It was comforting to know that we were well represented by Beneke / Adjusters International and could rely on you and your staff to represent us in a professional manner throughout the claims process.

In both cases we received partial proceeds to cover work already begun before the total scope of the work was determined. Your experienced estimators know that certain aspects of a fire clean up must be handled expeditiously.

You negotiated reasonable settlements with our insurance carrier in a timely fashion with a minimal amount of friction.

I will certainly call you again to handle any property casualty claims that may arise.

Sincerely,

INTERCITY INVESTMENTS, INC.

A handwritten signature in black ink, appearing to read 'C. Jordan', is written over the typed name.

Chris Jordan

mpe