

WE HAVE THE SOLUTION



December 6, 1993

Pat Bickford, SPPA
Adjusters International
25958 Genesee Trail Road
Suite 200
Golden, Colorado 80401

Dear Pat:

Enclosed, you will find a check for services rendered. We appreciate your efforts on our behalf, and the timely manner in which you brought our flood claim together.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tom Goldman', written over the word 'Sincerely,'.

Tom Goldman
President