

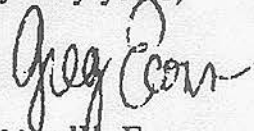
December 2, 1992

TO WHOM IT MAY CONCERN:

This letter is to acknowledge that Gordon A. Scott III represented me in the last twelve (12) months as a Public Adjuster for damages arising out of a flood loss I sustained at my property in Malibu, California. Gordon personally handled the preparation, negotiation and settlement on both real and personal property portions of my claim in a very skillful and professional manner.

I would be happy to recommend Gordon personally for the services he provides to the public.

Very truly yours,



Gregory W. Econn  
President

GWE:jal