



SUBSIDIARY OF DIXIE YARNS, INC.

Carriage Carpets

• Tower Carpets

• Bretlin Needlebond

• Tribune Carpets

Post Office Box 12542  
Calhoun, Georgia 30703  
(706) 629-9234

• Carriage Transport

July 19, 1994

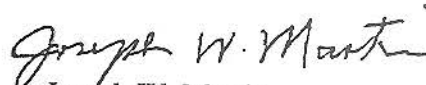
Mr. Karl Denison  
Adjusters International  
11 Koger Center Suite 124  
Norfolk, Virginia 23502-4082

Dear Karl:

I want to take this opportunity to thank you and your staff for the outstanding job being done in settling both the storm collapse and the fire loss claims. Your technical expertise and knowledge have proven invaluable in terms of advising us of our rights under the policy, ascertaining the dollar values of the losses, and negotiating equitable settlements.

I would highly recommend the services of your firm to anyone who suffers the misfortune of a loss and the resultant insurance claims process.

Very truly yours,

  
Joseph W. Martin  
Controller

JWM/tr