

National Hotel  
1677 Collins Ave.  
Miami Beach Fl. 33139

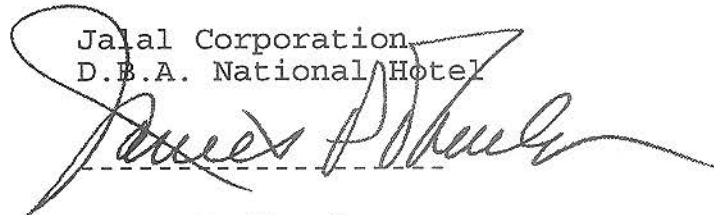
January 13, 1994

Mr. Paul Abrams  
Adjusters International  
22 Elizabeth Street  
Utica, N.Y. 13501

Dear Paul:

It is my pleasure to give a recommendation for Adjusters International, for a job well done. Most importantly, first the National Hotel recovered more insurance monies with your guidance and support than had we decided to resolve the claim ourselves. You have been of invaluable aid in helping us settle our property damage and business interruption claims. We do not hesitate to recommend Mr. Paul Abrams and the Adjusters International firm as a public adjuster for commercial and industrial losses.

Jalal Corporation  
D.B.A. National Hotel

A handwritten signature in dark ink, appearing to read "James P. Varela", written over a horizontal dashed line.

James P. Varela  
General Manager &  
Secretary up until  
August 10, 1993