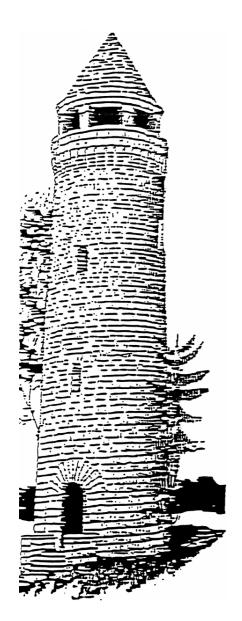
Madison Barracks

Historic Resort Community

November 11, 1999



Mr. Richard Smith Basloe, Levin & Cuccaro, Ltd./ Adjusters International 126 Business Park Drive P.O. Box 179 Utica, NY 13503-0179

Dear Richard:

I received your letter of November 3, 1999, regarding the building recovery depreciation. Please consider this letter as notice to terminate any further insurance claim activities on the fire damages to building #113 on June 28, 1999.

I would like to sign off on this incident as we have completed all necessary repairs and the building has been re-leased and is now at full occupancy.

I appreciate what you and your firm has done for me on this unfortunate incident and feel that I have been treated fairly by the insurance carrier.

Once again, thank you for all your help.

Sincerely,

Michael W. Campbell

Managing Partner

MWC/skn

11119/2