DENNIS J. WINFREY, EXECUTIVE DIRECTOR

P.O. Box 1507 COLUMBIA, MISSOURI 65205 (314) 449-8117 FAX (314) 874-1225

July 21, 1995

Willmar Koehler Adjusters International 1044 Osage Avenue Kansas City, KS 66105

Dear Bill:

Just a note to let you know that the work you did for Reality House has been sincerely appreciated. After a traumatic incident, such as ours, it is nice to be able to turn the tedious negotiations over to a professional.

Although it was a long process, the end result was favorable. Thank you for your representation, and your promptness in always trying to answer my questions.

Sincerely,

Michelle B. Thompson

Michelle D. Thompson

Business Manager