

5 Lower Woods Road N.
Utica, N.Y. 13501
January 20, 2000

Basloe, Levin & Cuccaro, Ltd./Adjusters International
126 Business Park Drive
Postal Box 179
Utica, N.Y. 13503-0179

Re: Barady's Bakery

Gentlemen:

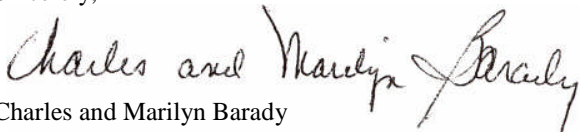
Your assistance in preparing and settling our claim was beyond our expectations. Never having suffered a fire loss, we were unaware of exactly what a public adjuster's roll was. The state of mind you are in when a loss occurs does not prepare you for the huge task of assessing the damage and dealing with insurance adjusters. By handing this over to your company, a huge load was lifted off of us.

We are so thankful that John Militello called us. His expertise and friendship helped us get through this whole ordeal. He was always there to answer questions, no matter how stupid, and his calm demeanor helped reduce our stress.

The reputation of your firm is excellent. Anyone we talked with who had worked with you in the past gave you the highest marks. Several people called to recommend your firm to us. This was very reassuring to us to know that we had placed our claim in capable hands. We definitely will recommend you.

Our settlement was more than we had expected and we want to sincerely thank your firm, especially John. If we ever have another unfortunate occurrence, you will be the first people we contact.

Sincerely,


Charles and Marilyn Barady
Barady Bakery