

**TOM CARTER**  
ATTORNEY AT LAW

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August 2, 1989

Adjusters International  
133 Rollins Avenue, Suite 1  
Rockville, Maryland 20852

RE: CORNELIA PLAZA SHOPPING CENTER, CORNELIA GEORGIA

Dear Harvey:

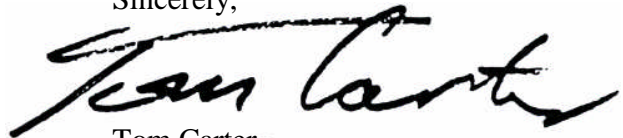
My apologies for not having written this letter of thanks much sooner. Although my delay in doing so has been both unpardonable and great, it's greatness is dwarfed by the greatness of your very fine and effective technical assistance, support and street-savvy that you afforded me and my client in achieving the splendid adjustment (settlement) in the bitterly disputed fire damage loss suffered by the owners of the Cornelia Plaza Shopping Center in 1987.

Your support and teamwork in successfully accomplishing our agreed upon goals was necessary to me in effectively representing, and realizing the legal and contractual interests and rights of, my clients.

It would be my pleasure to provide a most sincere professional recommendation to any of your future prospective clients, should the need therefore arise. I would certainly seek your assistance should I, or any of my clients, ever have a substantial fire loss in the future.

I send my warmest personal regards and best wishes.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Carter", with a stylized, sweeping flourish at the end.

Tom Carter  
Counsel for Owners of Cornelia  
Plaza Shopping Center

TC/vp

P.S.: Harvey, I would count it as a personal pleasure to have you, Tony, or Wes stop by and say hello at any time in the future when you are in the vicinity.

cc: Mr. Wes Baldwin