



International Capital, Inc.

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Andreas K. Bremer
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Adjusters International
17130 Dallas Parkway Suite 210
Dallas, Texas 75248

Scott Davidson

Just a note to say thank you and your associates for all the professional help in dealing with the fire loss of our building at 3321 Towerwood Framers Branch TX. Your recommendations and guidance from the very start made what looked to be a complex task added to our already heavy work load a relatively simple process of working through the insurance policy and getting the necessary information and evaluations in front of the insurance adjuster.

We would be pleased to be a reference should any of your potential clients wish to discuss the process we dealt with as a result of the fire loss.

Sincerely

Andreas K. Bremer
Vice President & CFO
International Capital, Inc



International Capital, Inc.

17130 Dallas Parkway, Ste. 240
Dallas, Texas 75248
(972) 241-3545
FAX (972) 241-6250
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Don Murphy
dmurphy@international-capital.com

March 5, 2004

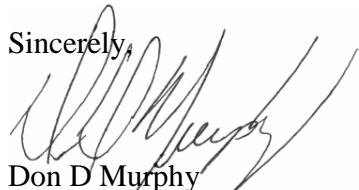
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Scott Davidson

Just a note to say thanks to you and your associates for all the professional help in dealing with the fire loss of our building at 3321 Towerwood Farmers Branch TX. Your recommendations and guidance from the very start made the processing of the insurance claim for almost a million dollars a relatively painless process of working through the insurance policy and getting the necessary information and evaluations in front of the insurance adjuster.

Based on the settlement we are proceeding with plans to start construction of the replacement building in the next few weeks.

We at International Capital would be pleased to be a reference should any of your potential clients wish to discuss the process we dealt with as a result of the fire loss.

Sincerely,


Don D Murphy
Director of Contracts Management
International Capital, Inc



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Sincerely,

A handwritten signature in black ink, appearing to read 'Don D Murphy'.

Don D Murphy
Director of Contracts Management
International Capital, Inc