LAW OFFICES OF STANCATO & TRAGGE, P.C. 440 E.CONGRESS AVE., FOURTH FLOOR DETROIT, MICHIGAN 48226

HENRY STANCATO JOHN TRAGGE MARGARET CONTI SCHMIDT TELEPHONE: (313) 963-5055 FAX: (313) 963-1393

August 18, 1998

Allen Gross Globe Midwest Adjusting Co 25800 Northwestern Highway Ste 885 Southfield, MI 48075

Dear Mr. Gross:

I want to take this opportunity to commend you and your firm for the job you have done on the several files handled by your office over the last year in which my client, Madison National Bank, now Peoples State Bank, had an interest. Mr. Becker deserves special credit for the job he did on the Green Farm file in dealing with Crum & Forster so efficiently and professionally.

I look forward to continuing the good working relationship that our firms have maintained for the benefit of our mutual clients.

Sincerely,

Henry Stancato