Black River Garden Center

ESTABLISHED 1963

ROUTE 3 BLACK RIVER ROAD WATERTOWN, NEW YORK 13601

WILLIAM J. MONNAT HORTICULTURIST TELEPHONE 315-782-8272

April 29, 2002

Basloe, Levin, Cuccaro, LTD Adjusters International 126 Business Park Drive Utica, NY 13502

RE: Claim #672-512127-01-03 04/19/01 HP#5213211

To Whom It May Concern:

I write this letter to express my sincere appreciation for the manner in which you handled the above claim for me. Darin R. Checchia was a pleasure to work with. He was very thorough in all respects and prompt.

Again, I will gladly refer your company to anyone in need.

With best personal regards, I remain,

Sincerely,

PC: File

WJM:km