

BOSCAR ELECTRIC CO., INC.

*Licensed Electrical Contrator and Consultant
745 Lafayette Street
Utica, New York 13502*

Ph. (315) 724-8874 Fax (315) 724-0241

Email: Bosele@aol.com / www.boscarelectric.com

Date: September 19, 2005

Basloe, Levin & Cuccaro, LTD./Adjusters International
126 Business Park Drive
Utica, New York 13502-6302

RE: M&L Properties

Dear Mr. Raab,

I would like to take this opportunity to express my appreciation to your staff for the handling of our claim and bringing it to a resolution. As you know, the moment of truth does occur when you have a claim and you want immediate resolution, someone to negotiate with the Insurance Company and to finalize a positive outcome.

Our experience with your staff was very positive. They were efficient, professional, and very responsive. The entire process was almost seamless and having your support and expertise was reassuring. I would also like to stress the act that without Basloe, Levin & Cuccaro, LTD./Adjusters International I would probably have settled for a quarter of the amount that was obtained for us by your firm.

I would without reserve highly recommend your firm to all my business associates and friends, regardless of the size of there claim.

Sincerely,



Michael Scarafile
President/CFO