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February 21, 2002

Mr. Richard Smith & Associates Basloe, Levin & Cuccaro, Ltd./Adjusters International 126 Business Park Drive Utica, NY 13502

Dear Richard & Associates,

We at KELLY Management would like to take this opportunity to thank you and your entire staff for the professional and proficient manner in which you settled the claim for our recent loss in Earlyille.

Having negotiated losses in the past without the aid of your firm, we can honestly say that your expeditious handling of the loss, as well as your ability to negotiate a settlement that was better than we had expected, was greatly appreciated.

We would highly recommend you and the quality services of Basloe, Levin & Cuccaro, Ltd./Adjusters International to anyone that may require such.

Kindest regards,

Tammy Periard
Property Manager

KELLY Management