

December 7th 2005

Mr. Greg Raab Director of Business Development BASLOE, LEVIN & CUCCARO, LTD/ADJUSTERS INTERNATIONAL 126 Business Park Drive Utica, New York 13502

Dear Greg,

As bad as Hurricane Ivan was, your company was that good. As horror stories swirled around Gulf Shores about murderous insurance company "Settlements," through your efforts not only did we not have those problems, we hit a "Home run!"

The long term efforts of Steve Surace and your staff forced our insurance carrier to do what they didn't want to do, which was to make us whole. For that we remain appreciative and grateful.

Next hurricane we'll call.

See you next year.

With kindest personal regards,

Mark L. Tracton