

# VERMONT APARTMENT OWNERS ASSOCIATION, LLC

A Statewide Trade Association  
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April 18, 2005

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

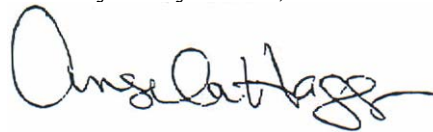
To Whom It May Concern:

The Vermont Apartment Owners Association, LLC is pleased to offer you this letter of recommendation. Our Association and VAOA members have found your firm to be an incredible resource. Your firm responds to questions and inquiries in a timely and professional manner, not only in loss situations but also in reviewing VAOA members' policies. In addition, your firm has supplied us with numerous articles to use in our monthly newsletter.

Besides being a great source of information, your firm has also willingly participated in seminars held for our members. Your presentations were insightful, succinct and informative. I believe that everyone left your presentations having learned something. VAOA looks forward to scheduling more seminars with your firm in the future.

It has been a pleasure working with your firm, and we look forward to our continued relationship with Basloe, Levin & Cuccaro, Ltd./Adjusters International.

Very Truly Yours,



Angela Hager  
Business Manager