

*Lockwood & Golden*

ATTORNEYS AT LAW  
1412 GENESEE STREET  
UTICA, NEW YORK 13502

TELEPHONE: (315) 732-5134  
EMAIL: LWGolden@aol.com  
FAX: (315) 732-5161

STEPHEN L. LOCKWOOD  
LAWRENCE W. GOLDEN

B. BROOKS BENSON\*  
ANDREW M. SAVAGE\*\*

\*ALSO ADMITTED IN OHIO  
\*\*ALSO ADMITTED IN OHIO,  
ILLINOIS AND HAWAII

BERT B. LOCKWOOD  
(1908-1994)  
JAMES H. ZOGBY  
(1931-1986)  
TIMOTHY D. LOCKWOOD  
(1935-1978)

April 3, 1998

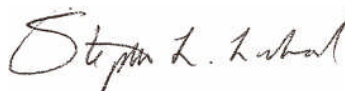
Richard R. Smith, CPPA  
Adjusters International  
126 Business Park Drive  
P.O. Box 179  
Utica, New York 13503-0179

Re: Water Loss at 285 Genesee Street, Utica, New York

Dear Richard:

I am returning the performance survey questionnaire which you forwarded. I would like to take this opportunity to express my gratitude and deep appreciation for your fine efforts in adjusting this loss. You were there at the beginning during the emergency repairs and throughout the construction and adjustment process. I could not have asked for any better assistance than that which you and Adjusters International provided. Thanks again.

Very truly yours,



Stephen L. Lockwood

Pmf

Enclosure