

LAW OFFICES  
OF  
**ARTHUR CARL SPRING**  
**ALLEN R. DAY**

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January 16, 2007

Basloe, Levin & Cuccaro, Ltd.  
Adjusters International  
126 Business Park Drive  
Utica, New York 13502

Att: Mr. Ronald Cuccaro, President

Re: David and Cynthia Zap (Car Smart Holding Corp.)  
21 East Main Street  
Johnstown, New York

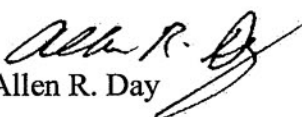
Dear Mr. Cuccaro:

It is with great pleasure that I commend Mr. John Bonfiglioli for his professionalism as a public adjuster, in expeditiously bringing about an appropriate resolution of the Zap claim for the collapse of their building in Johnstown, New York.

Mr. Bonfiglioli promptly presented a well documented sworn statement in proof of our loss to our client's insurance carrier. The proof of loss included, among other, photographs of the building collapse, a warranty deed, net lease, architect's description of work to repair, building permit and a voluminous number of invoices. After an examination before trial, the carrier paid the full replacement cost for the building, in the sum of XXXXXXXX. I believe that this policy limit settlement would not have been possible, but for Mr. Bonfiglioli's thorough efforts in obtaining the necessary documents and proof to establish the full value of the loss. The resolution of the claim was also made in a prompt manner. The building collapse occurred on June 6, 2006 and the Foremost Insurance Company settlement checks were issued on November 8, 2006.

The efforts of Mr. Bonfiglioli and your agency, are greatly appreciated.

Very truly yours,

  
Allen R. Day

ARD/d  
Enc.