



September 18, 2002

Mr. G. Craig Becker
Globe Midwest/Adjusters International
25800 Northwestern Highway
Suite 885
Southfield, MI 48075

Re: Kimberly Oaks Country Club
Bay Valley Country Club

Dear Mr. Becker

I wanted to express my sincere thanks for a job well done on both of our losses. The fire damage to the restaurant, banquet facilities and hotel rooms at Bay Valley was devastating. The water damage we experienced to the pro shop and banquet facilities at Kimberly Oaks was much less severer but equally as disrupting to our operations.

Through your firm's work we were able to realize the maximum potential return on both our insurance claims and get our operations back up as quickly as possible. We could not have done this on our own.

Hopefully, we will never be in a position to need your services again. Rest assured however, if we do we would not hesitate to call you.

Thanks again.

Sincerely,

A handwritten signature in black ink, appearing to read 'G. Becker', is located below the 'Sincerely,' text. The signature is fluid and cursive, with a long horizontal stroke extending to the right.