



January 11, 2002

Ms. Wendy Johnson
Adjusters International
402 N. Michigan Avenue
Suite 1200
Chicago, Illinois 6-611

Dear Wendy:

We have received the final settlement payment of our fire claim and I wanted to thank you for your assistance in resolving the claim with our insurance carrier. Your knowledge and expertise proved invaluable in us obtaining an equitable settlement.

You were very responsive and professional through out the claim process and we all had extreme confidence in your ability to represent us in this claim. If we can ever be of assistance to you in the future please feel free to call any of us.

We wish you the best of luck in the future.

Sincerely,

A handwritten signature in black ink, appearing to read 'Paul R. Buhr', with a large, stylized flourish at the end.

Paul R. Buhr
President & CEO

C: Chris Tostenrud