ARROW LEATHER FINISHING, INC. P.O. BOX 542 21-23 WEST STATE STREET JOHNSTOWN, NY 12095

TEL (518) 762-3121 FAX (518) 762-2203

July 21, 2004

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

To Whom It May Concern:

Arrow Leather would like to express its appreciation to John Militello for his handling of our recent claim.

Since we have used your services previously, we expected and got nothing less than prompt, courteous professionalism. Your hard work and thorough knowledge netted us a very satisfactory result.

I would be pleased to recommend your services to anyone who is in need of such.

Sincerely,

Joseph DeCristofaro

President