



Gordon & Donna Felt, Directors

September 14, 2005

**Richard Smith, CPPA
Basloe, Levin & Cuccaro, LTD
126 Business Park Drive
Utica, NY 13502**

Dear Richard:

I am writing to thank you for your excellent service in settling Northwood's property loss and business interruption claims. Your ability to quickly cut through the bureaucratic red tape forced AIG to take action on our claim.

I have no doubt that without your help AIG would have continued to drag their feet in what I consider to be a hostile and completely unprofessional manner. You not only sped up the timeliness of our settlement but I feel were able to secure a much more equitable settlement that would not have been possible without your efforts on Northwood's behalf.

Sincerely,

**Gordon W. Felt
Director**