



It's not fresh, til it's *ALFRESH*

April 9, 2004

Mr. Darin R. Checchia  
Adjusters International  
125 Wolf Rd.  
Suite 311  
Albany, NY 12205

Dear Darin;

I would like to thank you for bringing our claim to a conclusion which was the best we both could hope for under the circumstances. While it seemed evident with the first offer by the insurance company that the mutually agreed to trigger for your fees would not be met, we noted that this did not reduce your efforts in gaining an increase from that offer to the final amount. That effort did not go un-noticed nor should it be un-rewarded. You will find enclosed our check in recognition of your efforts on our behalf.

We appreciate your efforts and while I hope we do not have a need to use your services in the future, rest assured that if the need arises we would call you again.

Yours truly,

Joseph L. Conwell Jr.  
Executive VP & COO