

October 15, 2008

Mr. Darin R. Checchia Regional Business Director Senior Professional Loss Consultant Adjusters International / Basloe, Levin & Cuccaro 126 Business Park Drive Utica, NY 13502

Re: Charlotte Williams / Flood Claim 06-11-08

Dear Mr. Checchia:

Enclosed with this note please find a check in the sum of \$7,128.97, drawn from Mrs. Williams' account and payable to your firm. This represents payment to you for the State Farm Fire & Casualty Company personal property claim for which you provided your professional support and service.

I know from conversations with Mrs. Williams' daughter, Diana Perez, that your work on this claim is very much appreciated. I thank you, as well.

Please contact me should you like further assistance concerning this matter.

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Yours truly,

John M. Chadima

Vice President and Trust Officer

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Enclosure

JMC/me