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A PROFESSIONAL CORPORATION

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OUR FILE NO. 6311G

November 15, 1999

Alan Horowitz
Young Adjustment Co.
Lafayette Building
5th & Chestnut Sts.
Philadelphia, PA 19106

**RE: CLAIM OF DENINE AND MARGARET CARVALHO
19 WEST PLUMBSTEAD AVENUE
LANSDOWNE, PA
FIRE LOSS: 5/27/99**

Dear Alan:

I want to thank you and Rick for the excellent job Rick and your company did for our clients Denine and Margaret Carvalho. They, as like myself, are just thrilled with the prompt and more important, competent job done by your company. I also wanted you to be aware of what a fine job Rick Reigner did in this case. I will be pleased to forward you all matters coming to our office in which your company can be of service to our clients.

Very truly yours,



S. ALLEN NEEDLEMAN
NEEDLEMAN & NEEDLEMAN, P.C.

SAN/kaw

cc: Denine and Margaret Carvalho
Rick Reigner