TONY DECICCI FURNITURE MAKER

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Alan Horowitz Young Adjustment Company Inc. 121 South Independence Mall East Philadelphia, PA 19106-2412

November 29, 2000

RE: fire loss 9/15/00 Anthony DeCicci 711 Long Lane Upper Darby, PA

Dear Mr. Horowitz:

I've been told that the greatest expression of appreciation for a job well done is to promptly pay one's invoice. Well that I've done, but I wanted to just take a moment to personally express my thanks.

Young Adjustment handled my claim with care, efficiency and attention to detail. Even though this was a small matter, I always felt that my concerns were being addressed in a timely and conscientious manner.

I will highly recommend Young Adjustment.

Sincerely,

Tony DeCicci