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November 8, 2004

R. Michael Loewke, President
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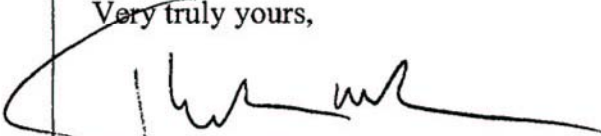
Dear Mike:

I am writing to thank you for your efforts on behalf of our mutual surety client. Your experience in the mechanical and commercial plumbing contracting field was an important addition to the surety's team when it was faced with the sudden collapse of a major Western New York mechanical and plumbing contractor. Together, we assisted the surety in completing a variety of complicated projects, evaluating costs to complete, and finalizing agreements with a number of owners and subcontractors to complete the work.

Your practical knowledge of complex mechanical contracts was probably most valuable in the assessment of what was needed to complete a number of projects in various stages of completion. In addition, your ability to analyze bids was important in ensuring that the surety's completion contracts were complete and fair. Your efforts to assemble and organize the information required to present claims were a significant factor in our mutual client's resolution of claims in a favorable manner. Finally, you were extremely helpful in analyzing the salvage value of a vast inventory of tools and equipment.

It is difficult to place a value on the services that you provided, but suffice to say that you earned your fees! I look forward to working with you on future projects.

Very truly yours,



Theodore M. Baum

TMB/jbw

NEW YORK, NY

WASHINGTON, DC

UPPER SADDLE RIVER, NJ