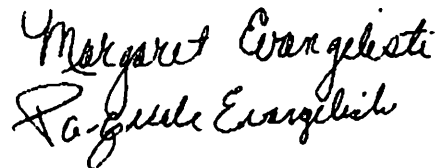


Margaret & Pasquale Evangelisti  
7 Baltusrol Drive  
Mays Landing, NJ 08330  
March 6, 2002

Dear Mr. Lovell:

This letter is to let you know how pleased we were with the service provided to us by Patrick Crocetta. We had many questions and "crises" over the past several months leading up to and during the settlement process. He handled everything we threw at him promptly and, more importantly, pleasantly. He truly was a pleasure to do business with and is obviously an asset to your company.

Sincerely Yours,

Handwritten signature of Margaret Evangelisti and Pasquale Evangelisti in cursive script.

Margaret Evangelisti

Pasquale Evangelisti