

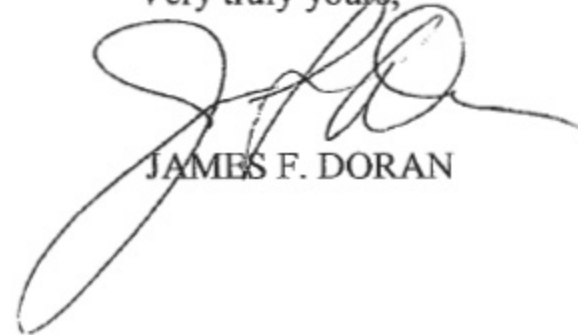
124 West Lyon Farm Drive
Greenwich, CT 06831
December 30, 2002

TO WHOM IT MAY CONCERN:

On or about September 15, 2001, I met Mr. Len Paradise of Forensic Damage Consultants when he responded to the World Trade Center disaster on behalf of his client. His client was the insurer of the properties which I was responsible for managing. This meeting was the beginning of a ten month relationship which I can only describe as positive and professional. While we certainly didn't agree on all issues, they were always fully discussed and investigated in a satisfactory manner.

I have nothing but the highest admiration for Len Paradise and the way he conducts his business.

Very truly yours,

A handwritten signature in black ink, appearing to read 'J. Doran', with a large, sweeping flourish extending downwards and to the left.

JAMES F. DORAN