

ST. PAUL FIRE AND MARINE
INSURANCE COMPANY
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March 22, 2004

FORENSIC DAMAGE CONSULTANTS
10 DWIGHT PARK DR
ATTN: MR. LEN PARADISE
SYRACUSE NY 13221

RE: World Trade Center Assignments
Date of Loss: 9/11/01

Dear Mr. Paradise:

I wanted to take the time to write to you and express my appreciation for the assistance you provided us during the aftermath of the claims resulting from the tragic events of September 11. Your prompt response, integrity, knowledge and professionalism helped us to indemnify our insured's in as expedited manner as possible.

In particular, the work you did on the assignment for Trinity Real Estate, et al, was most commendable. As you are aware, this insured owns Trinity Church and St. Paul's Chapel, which are both listed on the National Register of Historic Places, as well as a 26-story high rise office building, and numerous condominium units all of which were located well within the "Red Zone".

Lower Manhattan is a difficult work environment even in "normal" times; the months following September 11 were anything but "normal". You responded to our assignment for consulting services on the Trinity loss within days of the 9/11 attack and worked your way into the Red Zone to report to us on the extent of damage, and then coordinated and provided oversight to the multiple trades that were assigned to the restoration process by the insured including: structural engineers, environmental engineers, restoration contractors, historical consultants, stained glass experts, organ repair firms, etc.

Your activities in coordinating the repair process saved our insured, and ultimately St. Paul, multiple millions of dollars. Additionally, the relationship established by you with the insured's management staff and restoration contractors, provided great assistance to us in bringing this difficult matter to resolution in an amicable manner for all parties.