

October 26, 1999

Mr. Raymond Steinberg
Globe Midwest/Adjusters International
25800 Northwestern Highway, No. 885
Southfield, MI 48075

RE: Dollar Value Plus
15121 Wyoming
Detroit, Michigan

Dear Mr. Steinberg:

I want to thank you very much for all of your help assisting me with the insurance company and handling my fire loss. As you know, this is the second time a fire occurred at my store. Both times you took charge from start to finish. I am very pleased with the results, and would recommend you to anyone in a similar situation.

Thank you again.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Zebib", with a stylized flourish at the end.

Robert Zebib