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February 10, 2000

BY FACSIMILE & U.S. MAIL

Mr. Jack Granger
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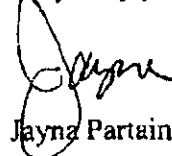
Re: **Royal House Auction**

Dear Jack:

I wanted to express again my appreciation for the efforts expended by you and your company in connection with the liquidation, on behalf of New South Federal Savings Bank and others, of the Royal House inventory and equipment. In what could hardly be described as ideal circumstances, your employees remained professional and courteous. I was impressed with your forethought and attention to detail and appreciated your willingness to stay "on the job" essentially around the clock. Moreover, your brochures and presentation of the items for sale were attractive, and the sales banter itself was enthusiastic, energetic and entertaining, which helped to make a long day progress as smoothly as possible.

Thanks again for your help.

Very truly yours,



Jayna Partain Lamar

JPL/cnl