



November 17, 2000

Gentlemen,

This is to introduce you to Granger Thagard & Associates, Inc. I have had the pleasure of doing business with Granger Thagard. I am convinced that the professional manner and contacts this company has is the reason our transaction exceeded our expectations.

If you are considering an auction, I am recommending Granger Thagard.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sam Morgan', written over a horizontal line.

Sam Morgan  
Senior Vice President  
Special Assets

SM/jgs