

Mr. Richard Auerbach
E&K Agency
Eatontown, NJ 07724

24 September 1999

Dear Mr. Auerbach,

I would just like to take this opportunity to recognize the truly outstanding efforts of one of your employees Ms. Jeanne Cosentino. My wife and I are soon moving out of state and of course will no longer have the benefit of being insured by E&K so I felt the need to share with you my many years of positive experiences having Jeanne as my agent.

In spite of Ms. Cosentino's busy daily schedule, Jeanne always took the time to take my phone calls, answer my questions with the utmost efficiency, and even see me in person if necessary. The professionalism with which she has handled my account over the years is second to none. If I am able to find an insurance agent in the Atlanta, GA area with the same level of competence, I will be a happy person. In closing, let me again say thanks to you and Jeanne for a job well done. Best luck to both of you in all of your future endeavors.

Regards,


Michael W. Barnatt
System Resources Corporation