

CREDIT FINANCE CORPORATION

*1412 MAIN STREET, SUITE 2100
DALLAS, TEXAS 75202*

*TELEPHONE (214) 742-5301
FACSIMILE (214) 747-4637*

October 8, 2003

Steve Nelson
Adjusters International
17130 North Dallas Parkway
Dallas, TX 75248

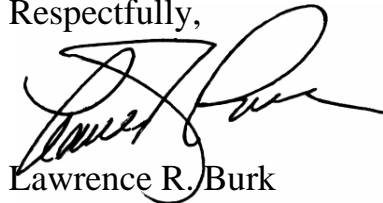
To Who It May Concern:

Our firm has been owner and fee manager of Commercial and Apartment Properties since 1968. From time to time we have had casualty losses at properties that we were responsible for managing.

In those cases, where appropriate, we have used the services of Mr. Steve Nelson of the firm Adjusters International to handle the processing and settlement of the claim with the insurance carrier. Their knowledge of the insurance claim process and the intricateness of insurance contracts are invaluable to property owners and managers.

We recommend Mr. Nelson and Adjusters International to any Manager or Owner. We believe you will find their level of service and professional conduct of great benefit in, settlement of any insurance claim situation.

Respectfully,



Lawrence R. Burk
President