



September 29, 2000

Mr. Edward "Buzzy" Ribbeck
3101 Lake Street – Suite 206
Lake Charles, LA 70601

Re: Harry M. Hollins Trust B - KVH, Inc.,
Bank One Trust Company, N.A.
Insurance Negotiation & Consultation
4016 Avenue F
Lake Charles, LA

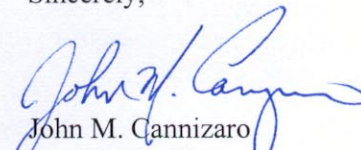
Dear Mr. Ribbeck:

I wanted to take the time to thank you for the tremendous work that you did for the Harry M. Hollins Trust B, KVH, Inc., and Bank One. From the time that you were hired, until today, you have evidenced your expert knowledge and experience both in the construction field and in insurance matters. Your advice and consultation enabled the bank to secure an additional \$ 220,000.00 plus for our beneficiaries. There was never a doubt in my mind that the insurance adjuster was impressed with your depth of knowledge in the insurance and construction fields.

After our negotiations were completed, the adjuster informed me that he felt that you were fair and precise throughout the process. I immediately realized that if not for your thorough knowledge in construction and insurance, that he would have spent much more time reviewing and scrutinizing your findings.

Please feel free to use this letter in whatever way you wish. You may also feel free to use me as a reference. We are looking forward to doing business with you in the future. Wishing you the best,

Sincerely,


John M. Cannizaro
Real Estate Manager

JMC