

January 22, 2001

Mr. Irving Ayash
President
Ideal Management Corp.
14 Albert Leonard Road
New Rochelle, NY 10804

Dear Irving:

Please accept my heartfelt thanks for the job you did for our company. As you recall, we were given a very difficult mandate by our senior lender to find a replacement loan for a \$2 Million term loan. We had all but given up when we were introduced to your firm. Not only did you find a replacement lender, you also negotiated a lower rate with significantly better payout options. The fact that you are a fun guy to deal with was serendipity.

Your assistant, Karen Nordone, provided the encouragement and administrative skills to guide the process. Her ability to focus on only those items needed to complete the task saved us from wandering down a lot of "rabbit trails".

Please feel free to use me as a reference if other potential customers desire to speak to a satisfied customer. Thanks again, Irving.

Sincerely,



Curt Cook
Executive Vice Pres./ Chief Financial Officer