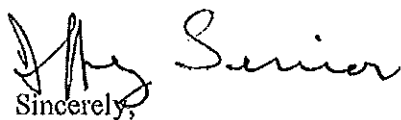


## RESTAURANT CONCEPTS, INC.

Bruce Swerling  
36 Washington St.  
Suite 310  
Wellesley Hills, MA 02481

Dear Bruce,

I would like to tell you how pleased I was to have SMW handle our claim with Fireman's Fund. With out your firm's expertise I don't think we would have been able to recoup a fraction of the settlement. Both you and Jim did a fantastic job. Your attention to detail and patience was greatly appreciated. Hopefully I won't need your services anytime soon but if I do I know I will be in very capable hands. Once again, thank you.



Sincerely,

Jeffrey Senior  
Owner- Skipjacks's