



16TH & MAIN STREETS POST OFFICE BOX 587 MT. VERNON, ILLINOIS 62864 FAX 618/242-6131 618/242-0344

April 8, 2005

Mr. Tom Smith
NACM Gateway Region
1000 Des Peres Rd, Suite 225
St Louis, MO 63131

Dear Tom,

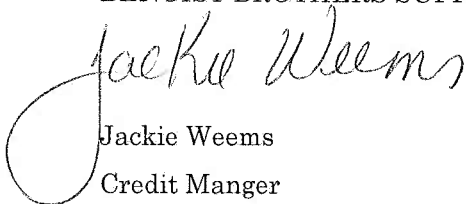
Thanks for sending me sample copies of the reports available through NACM. Recently, I spoke to Katie about a Universal Contract to purchase the reports as well as use that contract for the other services I obtain through NACM.

I have worked in the credit department at Benoist Brothers Supply Co. for the past 22 years. During that time, we have used various consumer and commercial reports to obtain information needed to process credit applications, open and maintain customer accounts. The reports I receive from NACM are by far the most beneficial. The report contains the information given by the trade references provided by my customer on his completed credit application, but along with that, I also get trade information from other members of my Refrigeration Group as well as from the other members or groups in NACM's data base. It contains public records and gives me the corporate data on file with the Secretary of State's office. These reports give me more information than any other report that I use and actually cost me less.

Since I became a member of NACM in 1994, it has provided me with a wide range of "tools" that have helped to make my job as credit manager easier. Whether it is the group meetings, the annual credit conference, educational seminars, collection services, commercial or consumer reports, credit application processing or the contacts I have made with other credit professionals, my experience with NACM has helped me to make better informed credit decisions for Benoist Brothers. That is what it's all about.

Sincerely,

BENOIST BROTHERS SUPPLY CO.

A handwritten signature in black ink that reads "Jackie Weems". The signature is written in a cursive style with a large loop at the beginning of the first letter.

Jackie Weems
Credit Manger