

CUCHARA LODGE, INC.
6226 GLENDORA AVE.
DALLAS, TX 75230

November 1, 1995

Patrick W. Bickford, SPPA
ADJUSTERS INTERNATIONAL
602 Park Point Drive
Suite 206
Golden, Colorado 80401

Dear Patrick,

Cuchara Lodge, Inc. would like to express its appreciation to you and your associate professionals for assisting us in settling our fire insurance claim, when our hotel in Cuchara, Colorado was completely destroyed by fire. We commend you for your knowledge of the insurance claim process, for your negotiating skills, and for the professional manner in which you handled our affairs. Without your valuable service, Cuchara Lodge, Inc. would have been forced to settle our claim for approximately 60% less than we ultimately received.

We are extremely happy with our final claim settlement and we will highly recommend you and Adjusters International to anyone who must settle an insurance claim loss.

Sincerely,



Dennis Mills
President