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Nathaniel Cook
Adjusters International
3585 North University Ave., Ste 350
Provo, Utah 84604

Dear Nathaniel:

I am indeed grateful for your assistance in working out my claims with State Farm. In the past, I have always handled my own problems. In fact, I felt that it wasn't even right to have companies, like your company, assist because it would drive up insurance costs. Bankruptcy and injury attorneys that advertise on TV really bother me and I had put your company into this category when you first contacted me. That was a mistake.

When I first met with State Farm's adjuster, Alan Campbell, we got into a big argument because they didn't want to cover all the cost for replacement. They didn't want to cover any of my labor costs or another general contractor to reconstruct these two burned down homes. I guess they figured that my time was worth nothing or that these homes had just built themselves with no one running these jobs. This troubled me.

Our second incident was when Alan called and said there were no doors or windows in the fire debris on Lot 12 Three Rivers when I had reported to them that there had been. He had me go out and show him all of the frames belonging to the doors and windows that had been destroyed. This took two hours of my time and I began to realize that this man really wasn't competent in taking care of my needs.

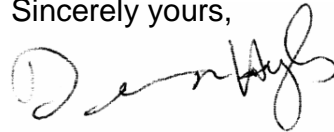
The third incident happened when we walked over to Lot 11 Three Rivers (fire and water damage received from Lot 12 Three Rivers burning down), and he just smelt the charred wafer board and said "looks like this home is just fine. Your deductible won't even cover the damages on this home. There is no need for you to file any claim on this home." State Farm – "Your Good Neighbor". I consider this false advertising. They were not there for my interest whatsoever. Just the opposite. They were trying to skin me for all they could get.

Again, I am so grateful for you, Nathaniel; for helping me resolve these claims. Because of your expertise, there were so many losses I would never have thought of that you brought to my attention which we submitted. I know that without your assistance I would had to spend a lot of money and time of my own to replace these homes. That wasn't right nor the reason why you have insurance in the first place.

I appreciate your professional manner in representing me. It was good working with you and I would recommend you to anyone that has had any misfortune as I have had. Please feel free to have anyone call me at 825-1089 if they have any doubts whatsoever in procuring your assistance.

Thank you again.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Dennis R. Higley". The signature is fluid and cursive, with a large initial "D" and a long, sweeping tail.

Dennis R. Higley
President

DRH:ra