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Mr. Roger Septoff  
Adjusters International  
4765 One World Trade Center  
New York, NY 10048

Sept. 14, 1999

Dear Roger,

I have been meaning for a long time to thank you for the assistance you gave us after our fire. I have already recommended that someone, unfortunately, engage your services. You really helped us in a time of great stress. As you can well imagine we were apprehensive about the reaction of our insurance company. None of our fears were justified, in fact, I think that Adjusters International's participation greatly helped both parties. It really helped to have Adjusters International's knowledge and professionalism in this situation. On a personal note, thank you for being so understanding and for your positive attitude during this crisis. I would not hesitate to engage you and Adjusters International again, but believe me I hope I never have to.

I would be glad to respond to any inquiries about the excellent service and competency of Adjusters International.

Sincerely,

A handwritten signature in black ink, appearing to read "John L. Geils". The signature is fluid and cursive, with a large initial "J" and "G".

John L. Geils, Exec. V.P.