



Gunther's Spot

February 20, 1996

Mr. Scott Davidson
ADJUSTERS INTERNATIONAL
602 Park Point Drive
Suite 206
Golden, Colorado 80401

Dear Scotty:

I was very happy with the insurance check; it was a larger settlement than I really did expect to receive for the damage due to Hurricane Marilyn. In addition, I was the only "one on the block" who received his/her insurance money so expediently.

I not only enjoyed meeting you but found it a pleasure to work with you. You certainly know your business and do it well!

I sincerely hope that we will never have to meet again due to a hurricane. Let the next time instead be on a social note.

Very sincerely yours,

Marina P. Freyer

MPF/gdh