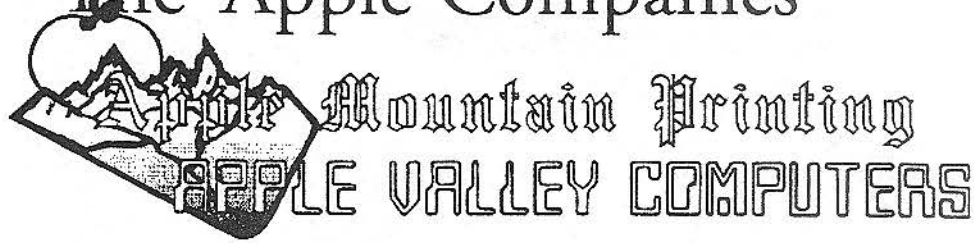


The Apple Companies



P.O. Box 257
Estancia, New Mexico
87016
384-5195

TO: Adjusters International
25958 Genesee Tr. Rd.
Suite 200
Golden, Colo. 80401

FROM: Jim Summers
Fax- 505 384-5195

Dear Sir:

Just wanted to take the time to let you know how much I appreciate the work you and the rest of the people from Adjusters International did for us. Betty and I were just talking about it the other day and both agree that the scope of the whole adjustment was enormous and we feel that you were able to do much more than we were even aware needed to be done. We know you got us a much better settlement than we would have gotten on our own. And your understanding of the whole process helped to speed up the process. In closing, I would like to say that I would whole heartedly recommend you to anyone in the same position.

Thanks again,

Jim Summers