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Date 4-17-2000

Bill Koehler
ADJUSTERS INTERNATIONAL COLORADO, INC.
Regional Office
1044 Osage Avenue
Kansas City, KS 66105

Re: All American Athletic Club, Fargo, ND. C. Windstorm loss

Bill:

I want to thank you for your calm and very professional handling of our windstorm claim.

The insurance company's adjuster originally thought our loss was just a few shingles and a few pieces of lumber and plywood and that we should be back in business in a few days.

You were able to "max out" our business interruption policy, get us an entire new roof, a new stucco exterior and the required structural elements. The insurance company's adjuster was stubborn but finally saw the wisdom of your arguments. All this would have been impossible without your handling our claim.

Please have anyone who has had a loss call me and I'll recommend you and Adjusters International in an instant.

Thanks again,

A handwritten signature in black ink, appearing to read "Steve Clute". The signature is stylized and cursive.

Steve Clute
President
Health Industries, Inc.