

HOMES & HIDEAWAYS, LTD.

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November 15, 1997

ADJUSTERS INTERNATIONAL
P.O. BOX 36950
CANTON, OHIO 44735

ATTN: Russell L Richards

Dear Russ:

When we moved to Topsail Island three years ago, we knew that storms and hurricanes were a hazard in the area, but we were not prepared for two major hurricanes back to back. The damage done by Bertha was but a prelude to the more severe blow from Fran a little over a month later. We thought that the insurance company would handle our claim after the second storm as promptly as after the first, but we were wrong.

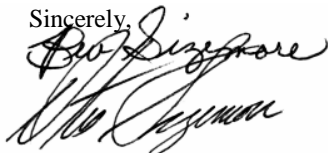
With hundreds of claims to be handled, adjusters were slow to contact us, and then the damage estimate by the adjuster was totally inadequate. Thanks to you and Adjusters International, we were able to have a second adjuster brought in and to obtain a more realistic damage estimate and settlement of the property damage and contents claim with the insurance company.

Then there were the problems with the ALE portion of the claim, but with your assistance, this was brought to a satisfactory close after several months. And finally, with your help, we were able to obtain the "recoverable depreciation" portion of the claim.

Although we have lived in this area since 1984, we had never been through such an experience as this. We were naïve enough to believe that the insurance companies would be even handed and helpful after a disaster, but we were not prepared to deal with the problems we encountered. Thanks to you, we were able to turn much of the problem over to trained professionals who knew how to help us get things done.

In our situation, your services were well worth the cost.

Sincerely,



Bev and Otis Sizemore