

February 19, 1998

RE: Mr. James Donovan Adjusters International

To Whom It May Concern:

We are pleased to recommend the services of Mr. Donovan in his role as an independent insurance adjuster.

We have availed ourselves of Mr. Donovan's services for approximately one year and have found his assistance and expertise invaluable in the satisfactory resolution of our myriad and complex claim(s). Mr. Donovan displayed technical expertise in both structural engineering and insurance company policy and procedure.

We would have no hesitation in recommending Mr. Donovan to your company.

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Jeannine Buntain President