



The Rock Christian Fellowship

Michael W. Naranjo, Pastor
PO Box 2085
Espanola, NM 87532

(505) 753-2094
(505) 929-1674
email - mikenaranjo@valornet.com

Re: Matrix Business Consulting
2000 Little Raven Street Suite 6b
Denver, Colorado 80202

To whom it may concern:

Our fire was accidentally started by maintenance workers as they worked over the altar of our Church, The Rock Christian Fellowship. The fire caused extensive smoke damage throughout the building and fire and water damage in the altar area. The insurance adjuster seemed sincere in trying to help us get the building back to its pre-fire condition. However, I felt uneasy with his offer to settle the claim. I sensed that his offer would not cover the cost to repair the building. I didn't know what to do.

Through an email sent to my Associate Pastor we found out about Matrix Business Consulting, professional public adjusters – not lawyers, who work for the building owner, not the insurance. They provided us with objective representation as public adjusters, helping us process our insurance claim with professional investigation and honest and realistic cost estimates convincingly proving the true extent of our losses – without the need for litigation.

While the insurance adjuster pressed us to settle for about \$ 250,000, Matrix Business Consulting effectively proved that our losses totaled over one million dollars. Our Church is greatly indebted to Matrix Business Consulting for their tenacious effort and the encouragement they offered to me and my staff. They were professional, respectable, and tactful with all parties throughout the claims process. And we didn't even have to hire a lawyer.

If you are caught in a similar situation, I encourage you to use Matrix Business Consulting to help you with your insurance claim. You've paid for insurance coverage, don't be duped into settling for less than what it will cost to restore your building. If I would have settled our claim for what the insurance adjuster insisted was the limit of our claim, the Church would have incurred insurmountable financial ruin unable to restore or use the building. Matrix was a Godsend.

I highly recommend Matrix Business Consulting. Feel free to call me if you have any questions.

Sincerely,

Michael W. Naranjo, Pastor/President