

3/19/01
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To Whom It May Concern:

I am writing at this time to recommend, in the strongest possible terms, Adjusters International of Sacramento, California, and in particular their representative Steve Solomon, as well as their local contact/ representative in Colorado, Mr Dave Hahn.


After we experienced a significant fire at one of our rental properties, a very wise friend who had used Adjusters International in the past highly recommended I call them to represent us in negotiations with our insurance company's adjuster.

In short, they secured a settlement from my insurance company far in excess of what our company initially offered me, and in doing so, left me financially whole and with enough funds to fully rebuild the burned structure. Without them, I would have had to come out of pocket at least \$10,000 to pay for fire- related items the insurance company was initially unwilling to cover.

They saved myself and my wife time, money and endless headaches. Furthermore, their modest fee was more than covered by the settlement they were able to secure from the insurance company. Never assume your insurance company represents you, the insured- they represent their own interests, not yours!

Steve Solomon and Dave Hahn are to be commended for their fine work. I have recommended them at least a dozen times to investor friends since the fire, and would happily do so again at any opportunity.

Sincerely,



James Cogan
President
WCA, Inc.