

THE LEHIGH PRESS, INC.

John D. DePaul, Chairman

October 5, 1999

Mr. Scott Davidson
Adjusters International
602 Park Point Drive #206
Golden, CO 80401

Dear Scott:

I would like to take this opportunity to express my sincere thanks to you and your staff for assisting me in concluding my most difficult homeowner claim.

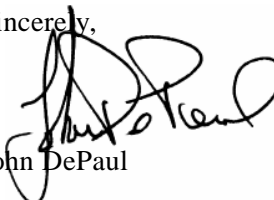
As you know, my insurance carrier had advised me that my damages, as a result of Hurricane Georges, were under my deductible. My personal attorney recommended your firm to me. As a result of the outstanding results, I would now like to recommend the service of your firm to others.

You immediately engaged your staff to identify the structure and content damages. Each report was extremely detailed, with the necessary proof of loss and proper documents, to establish the true value of my loss and damages.

You presented our claim to the insurance carrier in a very precise and professional manner. You met with their representatives and engineers, at least eight times, and overcame the most difficult differences, to bring about an excellent settlement on my behalf. Your personal attention in keeping me always abreast is most appreciated.

Adjusters International's "can do" positive attitude reflects great credit upon your profession and the clients they represent.

Sincerely,

A handwritten signature in black ink, appearing to read "John DePaul", written over the printed name below it.

John DePaul