

Todd M. Quartemont
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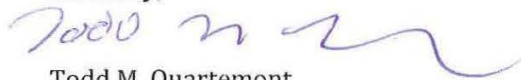
Adjusters International
400 Oyster Point Blvd.
Suite 519
South San Francisco, CA 94080

I am so glad I met you and Blair Hanson in Spokane, Washington when my apartment building burned down to the ground. I was skeptical at first in hiring a public adjuster but learned so enough from the posturing from my insurance company that I was better suited if I could level the playing field by having an advocate represent my interests in the claim.

You immediately assembled a team of professionals from Adjusters International to counteract the army of consultants that the insurance company brought on the claim. Your construction team and engineering reference were a tremendous asset. The carrier initially offered approximately \$700,000 to settle the matter. The settlement of \$1.2 Million that you ultimately got was more in line with what the proper measure of my loss was. You did such a great job that both my Property Manager and my Bank felt that next time any of their clients suffered such a situation they knew to call you and Adjusters International.

For the price the result that you achieved was tremendous. I would not hesitate to call you again if in the same predicament. Please do not hesitate to use me as a reference. I can't say enough good things about you and Adjusters International.

Sincerely,



Todd M. Quartemont
(707) 580-4623