

National Hotel
1677 Collins Ave.
Miami Beach Fl. 33139

January 13, 1994

Mr. Paul Abrams
Adjusters International
22 Elizabeth Street
Utica, N.Y. 13501

Dear Paul:

It is my pleasure to give a recommendation for Adjusters International, for a job well done. Most importantly, first the National Hotel recovered more insurance monies with your guidance and support than had we decided to resolve the claim ourselves. You have been of invaluable aid in helping us settle our property damage and business interruption claims. We do not hesitate to recommend Mr. Paul Abrams and the Adjusters International firm as a public adjuster for commercial and industrial losses.

Jalal Corporation
D.B.A. National Hotel

A handwritten signature in black ink, appearing to read "James P. Varela", written over a horizontal dashed line.

James P. Varela
General Manager &
Secretary up until
August 10, 1993