



STATE OF OKLAHOMA

**November 26, 1997**

**Mr. Patrick W. Bickford  
Adjusters International  
602 Park Point Drive  
Suite 206  
Golden, CO 80401**

**Dear Pat:**

**It is my pleasure to commend Adjusters International, and specifically you and Bill Koehler, for excellent service provided to the State of Oklahoma in settlement of the fire insurance claim for Quartz Mountain State Resort in Lone Wolf, Oklahoma. It was a delight to work with both of you and most importantly, thanks to your skills, the State of Oklahoma was able to receive a much more favorable settlement than would have otherwise been provided in rebuilding our facility.**

**As you know, the complexities of the issues because of change in political leadership, administrative leadership, and state agencies gave us all quite a challenge. I appreciate your unparalleled patience in dealing with me and with the "system" throughout the process. On a more personal note, I really am grateful for the time and effort that each of you spent in educating me in this area of business and your willingness to keep me involved in the process so that I could broaden my perspective of this field.**

**Quartz Mountain Arts and Conference Center of Oklahoma is actually becoming a reality again and we look forward to a grand opening in the summer of 1999! It will be spectacular and I look forward to inviting you back to Oklahoma for a visit. Thank you again for your services. I would be happy to relate my experiences with Adjusters International to any perspective clients.**

**Sincerely,**

A handwritten signature in black ink that reads 'Sammye Norvell Cravens'.

**Sammye Norvell Cravens  
Director/Chief Financial Officer**