MULTI-FAMILY INVESTMENT AND MANAGEMENT

Steve Nelson Beneke/Adjusters International 17130 N. Dallas Parkway, Suite 105 Dallas, Texas 75248

Dear Steve:

We want to thank you and Dick Powell for your outstanding and professional handling of the hail damage claim at our Hilton Head Apartments.

As you know we were handling the claim ourselves and encountering an abnormal amount of foot dragging by the insurance company's adjuster. After we asked you and Dick to step in things moved along much better, although it was still a fight all the way.

Because of your skill and persistence, however, we finally achieved a very satisfactory settlement in excess of \$150,000, funds adequate to pay for the reroofing of all twentyfour buildings in the Hilton Head complex.

Without qualification we would recommend you and Beneke/Adjusters to anyone in a situation similar to the one that we faced.

Sincerely,

ZALE PROPERTIES. INC.

Eugene Zale