



7200 Wisconsin Avenue, 11th Floor
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September 29, 1998

Barry A. Flax
Adjusters International
133 Rollins Avenue, Suite 1
Rockville, Maryland 20852

Re: Property Damage, Hunt Club

Dear Barry:

This correspondence will serve as authorization for Adjusters International to serve as our public adjuster in the above-referenced matter.

We understand that your organization will provide us with full and complete assistance in surveying, determining and cataloging any and all damages and will negotiate with the insurance carrier to obtain an insurance settlement as you have done for Oxford on numerous occasions throughout the country. It is understood that your firm will agree to settlement figures only upon our authorization.

Please do not hesitate to have individuals contact me to verify your authorization to work on our behalf, or to discuss how Adjusters International continues to greatly contribute to our successful recovery from catastrophic events.

Thank you for your excellent work on our behalf. Your assistance and expertise allows our employees to focus on their jobs exclusively.

Sincerely,

A handwritten signature in blue ink, appearing to read "B. Grant", with a long horizontal flourish extending to the right.

Brian Grant
Vice President