



Centerstone Management Corporation

4006 Beltline Road, Suite 130
Addison, Texas 75001
Phone: 972/233-1566 972/233-9030

May 19, 2004

Scott Davidson
Adjusters International
17130 N. Dallas Parkway, Suite 105
Dallas, Texas 75248

Re: Reference Letter

Dear Scott:

I wanted to take this moment to express my gratitude to you and your team for the hard work and professionalism provided while managing our insurance recoveries.

Adjusters International brings a great deal of experience, knowledge, and tenacity into the adjustment process. Your timely assistance and persistence during the claims process proved to be extremely beneficial in expediting and increasing our recoveries.

As you know, this is the fourth time our organization has utilized your services. While no one hopes to have any future insurance claims, if one should arise, you and Adjusters International will be our first call.

Thank you, again, for the outstanding quality and professionalism. I will recommend your services to others without reservation.

Sincerely,

A handwritten signature in black ink that reads "Lauri Gibson". The signature is written in a cursive, flowing style.

Lauri Gibson
President