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P.O. DRAWER 569

February 14, 2005

Mr. Darin R. Checchia, Regional Manager Adjusters International 125 Wolf Road Albany, NY 12205

Re: Stanley Shapiro and Cathy Baker

Dear Darin:

I recently received Adjusters International Check NO. 21661 as final payment for our fee in connection with the Baker/Shapiro matter.

I have been very impressed with your service and the overall l services provided by Adjusters International. I will not hesitate to recommend Adjusters International to other attorneys and clients. My clients and I have no doubt that you were able to achieve maximum recovery in a difficult case. You handled the matter very professionally and kept my clients and me well informed throughout the entire process.

Your should feel free to share my experience with other prospective clients.

Kind personal regards.

Very truly yours,

DEPPMAN & FOLEY, P.C.

Benjamin H. Deppman, Esq.

BHD/kgm