

the Wilshire

Apartments and Townhomes
4245 5th Avenue + Lake Charles, Louisiana 70607
Telephone (318) 478-6472 + Fax (313) 478-3365

June 26, 2006

To Whom It May Concern:

This will serve as a formal letter of recommendation for Mr. Slaten Bickford of Adjusters International.

Our 125 unit apartment complex in Lake Charles, Louisiana was severely damaged by Hurricane Rita in the fall of 2005. Unfortunately, we had the bad luck to be assigned an insurance adjuster with White-Hart Associates, representing our insurance carrier, named Don Nolen. Mr. Nolen was egotistical, arrogant and condescending, but worse, tried his best to intentionally deny us reasonable proceeds to reconstruct our property, using a variety of devious and deceitful methods.

When we realized what game was afoot, we promptly engaged Adjusters International to represent our ownership in order to achieve a fair settlement. Mr. Bickford promptly took control of the situation and despite Mr. Nolen's many intentional delays and attempts at further subterfuge, we were ultimately able to get Mr. Nolen removed as the adjuster and to increase our net insurance proceeds received from approximately \$724,000 to \$1,129,000, an increase of \$405,000 (a 64% increase). This was, finally, enough to reconstruct our property.

Mr. Bickford was conscientious, methodical, and simply a wizard with numbers and the insurance adjustment methodology. His intelligent, aggressive and truthful offense gradually rolled over Mr. Nolen's ignorant, insulting and deceitful defense. Mr. Bickford fought hard for the little guy and won! We are sincerely grateful for his accomplishment. I would not hesitate to recommend him and his firm to anyone.

If you need further details, please do not hesitate to contact me.

Sincerely,

WILSHIRE VILLA ASSOCIATES



Andrew K. Curley