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September 3, 2005

TO WHOM IT MAY CONCERN

Dear Sir/Madam:

It is indeed a pleasure for me to provide this reference letter for Mr. Robb Greenspan, SPPA, on behalf of his company Adjusters International.

I have had the opportunity to work with Mr. Greenspan and his professional staff on the aftermath of hurricanes Jean and Francis, which struck the Bahamas in September of 2004. From the first time I sat down with Mr. Greenspan, it was evident to me that he was a professional and very knowledgeable in the field of assessing damage to structures.

As a result of Mr. Greenspan and his staff's knowledge in this field they were able to provide detailed reports for my insurance company with all the supporting documents to substantiate our claim, which made it easy for us to agree to an insurance payout.

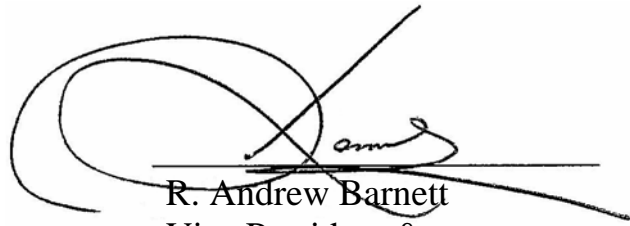
Because of their expertise and their professional presentation, one would have to understand that it would take time for the detailed reports, but I was very satisfied with the results. Because of these facts, I have no reservations whatsoever in recommending Adjusters International to any company who requires their services.

TO WHOM IT MAY CONCERN

Contd:

If you require any additional information regarding his tenure with us, please feel free to contact the undersigned.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'R. Andrew Barnett', is written over a horizontal line. The signature is stylized with a large loop on the left side and a long horizontal stroke extending to the right.

R. Andrew Barnett
Vice President &
General Manager.

RAB/gcr