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January 16, 2002

VIA FACSIMILE and REGULAR MAIL
(212) 490-8555

Keith Hayman
Professional Loss Consultant
Adjusters International
420 Lexington Avenue, Suite 2455
New York, NY 10170

Re: John and Faith Lewis
Water Damage: 11/28/02


Dear Keith:

I am writing to you to tell you that I feel your exceptional negotiation and adjusting skill, obtained for my clients a result, which was totally satisfactory and which I thought could only be resolved through litigation.

I had pursued this matter for months and had reached a point where I could not achieve an amicable settlement. It was at this stage that we then turned the matter over to you. Your handling and resolution was swift, the settlement satisfied our client and your fee was reasonable.

I truly look forward to utilizing and recommending your services in the future.

Sincerely yours,



Theodore N. Kaplan