

S.H.I.

S.H.I. INVESTMENTS, LLC

October 29, 2009

Mr. Ethan A. Gross, JD
Adjusters International
25800 Northwestern Hwy.
Suite 885
Southfield, MI 48075

Re: S.H.I. Investments

Dear Ethan:

I wanted to write and comment about the excellent relationship that we have had with Adjusters International during their representation of S.H.I. Investments and its numerous subsidiaries as a result of damage sustained at our properties in Galveston and Houston during Hurricane Ike.

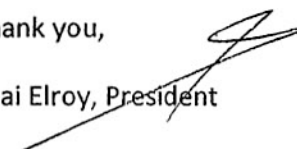
Despite being involved in commercial real estate for many years, neither my company nor our management company had ever hired a public adjuster and frankly, we were somewhat skeptical of the public adjuster's role in the insurance claims process.

Throughout the entire process, the ongoing support and responsiveness of your staff provided a sense of relief and confidence that professionals were handling our claim. Since we knew our claims were being properly handled, it enabled us to work on the numerous issues that arose on a daily basis as a result of the damage to so many of our properties at one time.

Through the efforts of you and your team we received a favorable settlements at our properties, which more than justified your fee. In the future, I would not hesitate to use your company again as I can't imagine the amount of time and effort that would have been involved if we had not hired Adjusters International. I am now a true believer in the benefits associated with your company and would welcome the opportunity to provide references to any prospective clients. Again, thank you for all of your help in this matter.

Thank you,

Shai Elroy, President



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