

RED PINES APARTMENTS

2100 West Loop South, Suite 1090

Houston, Texas 77027

713-622-0022

November 20, 2009

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

RE: Red Pines Apartments

Ethan:

I want to thank you for all of your help with our insurance claim. When Hurricane Ike swept through our apartment complex it damaged every one of our buildings. We were faced with dealing with the concerns of hundreds of tenants, substantial repairs and a complicated insurance claim. Fortunately you and your team were able to deal with our insurance company so we could focus on retaining tenants and maintaining our business.

Your ability to take control of the process and thoroughly identify, document and value our damages was invaluable. I was amazed at the significant difference in the assessment you performed and that of the insurance company. The attention to detail, knowledge, and expertise displayed by you and your team was critical in demonstrating that our loss was far in excess of the amount offered by my insurance company. Through your tenacity we were able to prevail and ultimately achieved a very favorable settlement.

On behalf of me, and the entire staff of the Red Pines Apartments, thank you for representing us so well. It was a real pleasure to work with you and we will gladly recommend your company.

Sincerely,



Rick S. Guttman