



**INTERCITY INVESTMENTS, INC.**

February 14, 2002

To Whom It May Concern:

Re: **ADJUSTERS INTERNATIONAL**/The Beneke Company, Inc.

For more than twenty (20) years, ADJUSTERS/Beneke has been an approved vendor of ICI. Their performance is best described perhaps by listing the primary criteria we require and expect from contractors of this caliber:

1. Expertise/years of experience
2. Quality of work
3. Competitiveness
4. Responsiveness
5. Use of their own personnel
6. Willingness to present and discuss projects with HOA's
7. Timely and accurate property appraisals

The bottom line is that ADJUSTERS/Beneke requires minimal supervision on the part of ICI. That aspect alone is of tremendous value to us.

Sincerely,

A handwritten signature in black ink, appearing to read 'John M. Cook', is written over a large, light-colored circular scribble or watermark.

John M. Cook  
Senior Vice President

JMC/mc