

HOWARD JOHNSON 12100 W. 44TH Ave. Wheat Ridge CO 80033 Tel 303-467-2400 Fax 303-467-0198 Email- howardjohnsondenverwest@yahoo.com

May 21, 2010

Mr. Bruce S. Kabat Adjusters International 602 Park Point Drive, Suite 206 Golden, CO 80401

Dear Bruce:

Just a quick note to thank you again for such good service. When the hail storm blew out over 60 windows and left nearly three-quarters of my hotel uninhabitable, I had no idea where to begin. Then, after talking with my insurance company, I was even more confused; and I didn't believe that my property could be restored perfectly based on their estimate.

I've never been through a loss this large before with any of my properties, so I am very grateful that I eventually learned about Adjusters International and what you do. Thanks to your guidance, my insurance company ended up paying out almost three times their original estimate. And even better, I didn't have to get too involved during this process.

Thanks again, you can be certain that I'm keeping your contact information on file for future reference.

Sincerely,

Steven Kim