



June 16, 2000

Mr. Scott Davidson  
Adjusters International  
5454 LaSierra, Suite 202  
Dallas, TX 75231

Dear Mr. Davidson:

On behalf of Oyster Bay Club, N.V. and Kima Construction, N.V., I would like to express my gratitude for the fine work performed by Adjusters International. Following the hurricane that devastated the island of St. Maarten in September of 1999 we had attempted to negotiate a settlement with our insurance company. After many months of hard work and a mountain of paperwork, we were unable to resolve the matter.

However, the situation changed dramatically once we hired your firm. The team of experts employed by Adjusters International was quickly able to identify the problem areas, provide the necessary documentation, file the claim and negotiate a favorable settlement. All of this was accomplished in a timely and professional manner.

I truly appreciate the efforts put forth by your company and would highly recommend Adjusters International.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas L. Lupina".

Thomas L. Lupina  
President

TLL/cn

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