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July 7, 1999

Bill Koehler
Adjusters International, Inc.
1044 Osage Avenue
Kansas City, KS 66105

RE: Jenner Properties, Grand Forks, North Dakota

Dear Bill:

I want to take this opportunity to thank you for your efforts in our recent insurance settlement for flood losses. Because of your interpretation of our insurance policy we were able to ultimately recover four times what the insurance company valued the damage. Your knowledge of the policy, construction, land development and construction costs "won the day" for us. This combination of knowledge is unique and few could have helped us as you did.

I will without reservation recommend you and Adjusters International to anyone who has suffered any kind of insurance loss.

Sincerely,

Donald Peterson
DP/kao



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