

Feb. 18, 1998

To Whom It May Concern:

In July 1996 I suffered fire and smoke damage in my dental office.

I hired Drew Lucurell to be my representative in dealing with my fire insurance carrier, CNA Insurance Company. He helped me survive this horrible experience emotionally and financially.

I was extremely impressed with Mr. Lucurell's service. He always returned my calls promptly and professionally. He walked me through the entire, confusing process.

I am certain that I could not have received the settlement that I did without his services. He "got me the money"!

I would not hesitate to call on Mr. Lucurell in the future, and I would recommend him and his firm to anyone considering his services.

Sincerely.

William M. Bethel DDS PS