

First Baptist Church of Homestead

240 North Krome Avenue • Homestead, Florida 33030
Phone: (305) 247-1662

Pastor Jack Auten

February 7, 1995

Mr. John W. Marini
Adjusters International
22 Elizabeth Street
Postal Box 90
Utica, New York 13503-0090

Dear Mr. Marini:

First Baptist Church of Homestead, Florida would like to express its appreciation to Adjusters International and particularly, Mr. Carl Lombardo, for the assistance rendered in settling its Hurricane Andrew insurance claim.

On the morning of August 25, 1992, no one nor any company in south Florida was prepared for the damages and resulting hardships Hurricane Andrew had inflicted upon the area. Communication, businesses and homes were totally destroyed! Because their homes were involved, employees of businesses had to first be concerned with their own situations and then those of their employers.

It was at this moment that Adjusters International crossed our threshold. With credentials in hand, unlike many "do-gooders" at that time, they offered the assistance our time and resources prohibited. Their staff was knowledgeable, concise and always available for consultation.

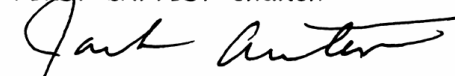
Our insurance company proved to be impossible, often refusing to honor the conditions of our policy. They used every possible avenue to deny and delay the claim. It was at these times, that Mr. Lombardo remained firm, competitive and yet professional. Meetings were difficult but Mr. Lombardo continued to persevere demanding justice for First Baptist Church.

Without the assistance of Mr. Lombardo and the Adjusters International staff, we would have had to secure legal counsel as our claim eventually went into arbitration. Our claim was settled only in the last thirty days and while we will never receive the entire compensation we are due, we have Mr. Lombardo to thank for what we consider a satisfactory settlement. Without his expertise, this would not have been possible.

We would welcome an opportunity to work with your company again, but please....no more Hurricane Andrews!

Kindest Regards,

FIRST BAPTIST CHURCH


Pastor Jack Auten

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