MORNINGSIDE APARTMENTS III LLC 2500-2 Mc Clintock Road Charlotte, N. C. 28205

Ph: 704-376-1869

July 28, 2003

Adjusters International 5821 Fairview Road Suite 215 Charlotte, N.C. 28209

Dear Sir or Madam

This is to thank you for your assistance in ensuring that this company received the proper compensation for its insurance claim. If this company had not followed your advice and taken your council, it would have surely had to pay out of pocket for a major portion of repairs required to bring our units back on line.

The only regret we have is that we did not seek your advice in assigning the repair contractor.

W. A. Wiktorek CPM Property Manager