

PDQ RESUME CENTER

2528 Cobb Parkway
Smyrna, Georgia 30080
(770) 988-9148

November 24, 1999

Mr. Karl Denison
Adjusters International
2911 Piedmont Road, N.
Suite E
Atlanta, GA 30305

Dear Mr. Denison:

I have to write you a special letter of commendation regarding Lou Stewart, who single-handedly negotiated, re-negotiated and relentlessly pursued our claim – and would **not give up** until he received ALL the settle claim money from the insurance company.

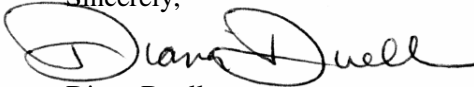
It was a tough battle, even my own insurance agent (who was also a Tornado victim) said he personally did not try to claim Business Interruption Loss because it was “too hard to prove”. Not for Lou Stewart! He treated my case as if he was fighting for his own money. One time, I even asked him if he got a commission on what he recovered, and he said, “no, I’m just doing my job” – and I could tell he really took personal pride in an exemplary job performance.

Even when the insurance company fought us at every turn, he never got upset, but tactfully and patiently thought through each move, provided all they asked for, and worked confidently toward what he believed was a fair settlement.

It was his tenacity, determination and tactfulness, which ultimately won the case!

Again, I just wanted you to be aware of the loyalty and professionalism of this individual and to thank you ALL for a job well done.

Sincerely,



Diana Duell
PDQ RESUME CENTER, Owner

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Adjusters International
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Dear Mr. Denison:

As a single parent and business owner, the Tornado was devastating to my business; but I believed that with my "business acumen" and the coverage provided by my insurance company, that all would be taken care of quickly and fairly.

I quickly realized that I was no match for the superior "business acumen" of the insurance company, and that the loopholes in their own policy would exclude me from what I believed was a fair and equitable settlement.

I was shocked to know that no one at the insurance company really cared how quickly I needed the money, or if I stayed in business or not. It almost seemed as if they wished I didn't.

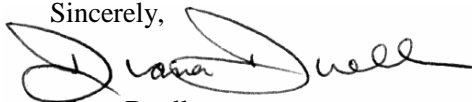
Although it was a tough fight, and a disconcerting one for me, I always felt that Adjusters International was there. Even more than the outstanding professional support you provided, it was the emotional support which kept me going. Having to start up again from nothing with the same ongoing expenses was hard enough, but realizing that I could lose everything, including my house and my children's private schools was almost more than I could bear.

Phil Davidson was very professional and knowledgeable, which gave me the support and understanding I needed to keep functioning and keep believing that a fair settlement would happen. No matter how many times I called the office with some panic-stricken problem, Phil Davidson would reassure me that everything would work out.

Lou Stewart, also, did above and beyond his duty to keep relentlessly pursuing our claim and eventual FULL settlement. Lou found solutions to what seemed to be impassable roadblocks – and did not quit until ALL THE MONEY was reimbursed to me by the insurance company.

Thanks again to you, Mr. Denison, Michele and all your staff on a job well done. Not only did I get my full settlement, but I get to keep my house, my gold Mazda, and my children's schools. It wouldn't have happened without you!

Sincerely,



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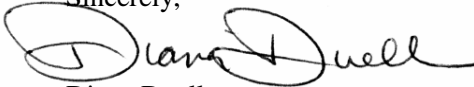
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Sincerely,

A handwritten signature in black ink, appearing to read "Diana Duell". The signature is fluid and cursive, with the first name "Diana" written in a larger, more prominent script than the last name "Duell".

Diana Duell
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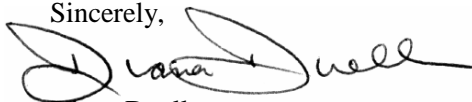
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