

CUCHARA LODGE, INC.
6226 GLENDORA AVE.
DALLAS, TX 75230

November 1, 1995

Patrick W. Bickford, SPPA
ADJUSTERS INTERNATIONAL
602 Park Point Drive
Suite 206
Golden, Colorado 80401

Dear Patrick,

Cuchara Lodge, Inc. would like to express its appreciation to you and your associate professionals for assisting us in settling our fire insurance claim, when our hotel in Cuchara, Colorado was completely destroyed by fire. We commend you for your knowledge of the insurance claim process, for your negotiating skills, and for the professional manner in which you handled our affairs. Without your valuable service, Cuchara Lodge, Inc. would have been forced to settle our claim for approximately 60% less than we ultimately received.

We are extremely happy with our final claim settlement and we will highly recommend you and Adjusters International to anyone who must settle an insurance claim loss.

Sincerely,



Dennis Mills
President

Estes Park
Trail  Gazette
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P.O. BOX 1707 ESTES PARK, CO 80517

February 22, 1993

Adjusters International
25958 Genesee Trail Rd. Suite 200
Golden, CO 80401

Dear Sir:

I am writing to tell you of my satisfaction on completion of our claim settlement here at the Trail-Gazette.

After having gone through this tedious and exasperating process, I simply can't imagine having done this on my own with any comparable success.

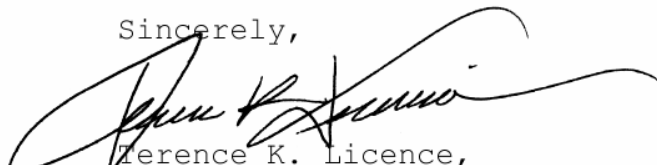
I'm sure your unique profession gets labeled as "ambulance chasers", but your input and expertise soon negates any doubt that you are true professionals in what you do.

Thanks for all your help throughout the past year--even your follow-up calls after the settlement were a welcome surprise.

Feel free to use this letter as a recommendation for your firm. And if more of my input is needed to convince a client, you know my phone number.

Again, thanks for being a strong and knowledgeable consultant.

Sincerely,



Terence K. Licence,
Publisher

TKL/sl

COPPER MOUNTAIN INN ASSOCIATION, INC.
CONNIE JESSEN, PRESIDENT
10710 W 35TH PLACE
WHEAT RIDGE CO 80033
303-424-1345

January 5, 2006

R. Scott deLuise
Matrix Business Consulting
2000 Little Raven St. #6B
Denver CO 80202

Dear Scott,

Fortunately, most people do not have much experience dealing in disaster restoration with contractors and insurance adjusters. As president of a ski resort condominium association, basically a volunteer position, with responsibility for the interests of owners living in several states, I needed help dealing with the insurance company and restoration contractors.

Resort property management organizations rarely have enough personnel to deal with the extra work involved with a major restoration project. Often their personnel will be seasonal employees or short term in their position. Upper management personnel may have conflicting agendas regarding the best interests of the property and its owners.

After experience getting a residential roof replaced due to hail, I quickly realized that a fire, smoke, and water restoration project more than 70 miles from home would be much more complicated. I would not know what to expect in dealing with commercial insurance adjusters, code improvements, fire and building departments. I had visited at length with the insurance sales agent when the policy was placed with him a few years before so that I might understand some of the coverages; however, at the prospect of a large claim, the policy was not portrayed as being so generous.

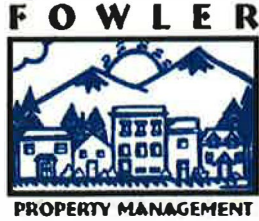
Luckily, following the fire at our mountain condominium building, I came in contact with you Scott. Some of the homeowners felt that hiring a public adjuster would only delay the restoration project. I found that to be untrue with Matrix. When the claims adjuster or contractor balked at portions which we felt should be covered, you know how to get the issue resolved quickly. Everyone realized that you knew what we were entitled to. The only way the project might have been completed earlier would be if items were excluded that were provided for in the insurance coverage including upgrades required by current building and safety codes. Working alone, we might have recognized some of the items needed, but would have spent much more time getting them approved.

I would encourage any homeowner association board of directors to utilize the services of Matrix Business Consulting after a disaster. Boards of directors owe it to their members to get the most benefits for the building and the homeowners. For their benefit, I hope anyone is able to have the value of Matrix Business Consulting services during their restoration project.

Sincerely,

A handwritten signature in blue ink that reads "Connie Jessen". The signature is written in a cursive style with a large initial "C".

Connie Jessen
President
Copper Mountain Inn Association, Inc.



March 8, 2007

Matrix Business Consulting, Inc.
2000 Little Raven St. #6B
Denver, CO 80202

RE: Gold Run Condominium Fire

On behalf of Fowler Property Management, I would like to thank you for the outstanding service you have performed on behalf of our company, the HOA, and the individual homeowners adversely affected by the fire at Gold Run Condominiums.

In our opinion, there is no question that your efforts resulted in some very important issues being resolved, which may not have been as easily attained without your services. In particular, below are a few items that were most impressive to us in processing the claim:

- There was a huge time commitment required in dealing with this claim. It was evident that given our already busy work load if it wasn't for your assistance we could not have continued to provide the service to our clients in which we pride ourselves.
- There were many twists, turns and potholes in the policy and claims process that, without your expert knowledge, would have been extremely difficult for us to manage. Had we only considered the insurance company's advice on this claim, we would have been caught short by many thousands of dollars.
- Your concept of using a claims "team" to counter the insurance company "team" worked flawlessly. With Matrix as quarterback, our team more rapidly moved the ball down the field and scored a very successful adjustment in an environment where the insurance company was attempting to maintain command and control.

Please feel free to use Fowler Property Management as a reference and I will highly recommend your company to other businesses that find themselves in need of your services.

Sincerely,



Dan Fowler

TELE: 303-443-6064

FAX: 303-545-1784

WWW.FOWLERRENTALS.COM

2400 28TH STREET BOULDER. CO 80301