

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 fluid and cursive, with the first name "Connie" being more prominent than the last name "Jessen".

Connie Jessen

President

Copper Mountain Inn Association, Inc.