

**Abdiana
2001 Grand Avenue
Kansas City MO 64108**

September 8, 1999

Patrick W. Bickford
Bill Koehler
ADJUSTERS INTERNATIONAL CO. INC.
1044 Osage Avenue
Kansas City, Kansas 66105

Re: Windstorm loss at ABDIANA, 2001 Grand Avenue, Kansas City MO

Pat and Bill:

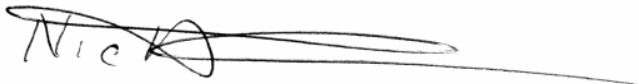
The ordeal is finally over!! After three different insurance company adjusters, two engineers, salvors, and innumerable "experts" (all hired by the insurance company) and after many meetings and negotiating sessions WE HAVE FINALLY BEEN PAID.

Through your calm and very professional handling of the various issues we were finally paid eight times the insurance company's original offer for our building damage and furniture and yard goods loss.

I can never say thank you enough and will always consider you both as my friends.

If at any time you need a reference, please call me or have your prospective client call me and I will be there for you as you were there for me.

Best wishes and again many thanks,

A handwritten signature in black ink, appearing to read "Nick", followed by a long, horizontal, slightly wavy line that extends across the width of the signature area.

Nicholas Abnos