

**Broadway United Methodist Church
Broadway and Tracy Sts.
Rensselaer, NY 12144**

Adjusters International
125 Wolf Rd.
Albany, NY 12205

To Whom It May Concern:

In September 2004, the Broadway United Methodist Church in Rensselaer, N.Y. had a fire. Fortunately, the only structural damage was to the bell tower.

Darin Checchia was at the church the morning after the fire to offer the services of Adjusters International. At that time, we didn't feel we needed your services. However, as the day progressed, it became apparent that we would not be able to handle this insurance claim ourselves. The insurance company representative was very belligerent and not at all helpful when I spoke to them later in the day. After I got off the phone with the company, I went back outside and Mr. Checchia and another gentleman were standing down the street looking at the church. They didn't approach us again. As a result, we were so impressed that they weren't trying to push us to hire them, I approached them and asked for their help.

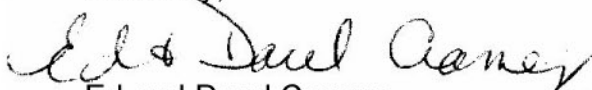
Our insurance company, Guide One, was horrible to deal with. After that day Mr. Checchia handled everything. Every time we had a concern or question, he made sure to respond usually the same day. This claim process took nearly two years to settle. Mr. Checchia and Adjusters International were with us every step of the way. Several times Mr. Checchia would come to meet with our board of trustees on Sunday mornings. He never said no. if we needed him to come on Sunday or Tuesday...it didn't matter. He always came.

Mr. Checchia had to deal with probably one of the most difficult insurance companies in business today. After a lot of back and forth between Mr. Checchia and Guide One, a settlement was reached. He made sure we got a decent and fair settlement. He wouldn't take no for an answer from Guide One.

As a result, we've had the bell tower replaced and our insignia is back on the tower. All the repairs inside have been made as well.

The members of Broadway United Methodist Church would like to extend our sincerest heartfelt thanks to Mr. Checchia and to Adjusters International. Because of you, we were able to put our church back together.

Sincerely,



Ed and Darel Cramer
Officers, Board of Trustees
Broadway United Methodist Church