

Abbey Road CONSTRUCTION

A Nationally Certified Remodeler
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Darin Checchia
Adjusters International
125 Wolf Road
Albany, NY 12205

Feb. 8, 2003

Dear Darin:

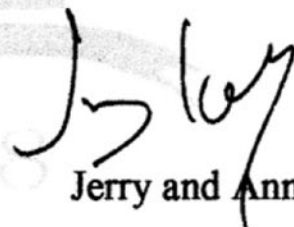
Ann and I would like to thank you and your associates for the great performance you have turned in on our behalf.

We feel we benefited greatly through your efforts because we had the knowledge of insurance professionals on *our* side for a change.

Your administration of our claim saved us a great deal of time and emotional stress, and we calculate that we secured a better settlement than we would have otherwise. By this we mean a better settlement *net* to us, even after your fees.

Thanks so much. God bless you guys, and keep up the great work.

With many Thanks,



Jerry and Ann Kelly

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REMODELING EXCELLENCE