



May 14, 2001

To Whom It May Concern:

Over the past 3 years, we have used Young Adjustment to help us settle a number of claims. We have been extremely satisfied with their performance and responsiveness. I recall when we had our first loss a number of years ago meeting with David Horowitz. David assured me that he and his company would handle all aspects of the claim, making the process painless and maximizing the amount of the recovery. He exceeded my expectations in both areas – I spent very little time in the process and was very pleased with the settlement that David arrived at on our behalf.

Although I am hopeful that we will not experience any further insurance claims, in the event that we do, I would want David Horowitz and Young Adjustment in my corner.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Stein', written over a circular flourish.

Randall C. Stein