

Joseph Schaefer
801 Chew Street
Allentown, PA 18102

June 16, 2005

900 Lenmar Drive
Blue Bell, PA 19422

Dear Mr. Horowitz:

I am writing this letter to thank you and your staff. I wanted to let you know how pleased I am with the professional manner in which your staff handled my claim.

A friend of mine experienced in the real estate business suggested I use a Public Adjuster to settle my claim. Prior to this experience, I did not know what a Public Adjuster was or why using one would be beneficial. However, after going through the claims process with your staff, I can't imagine settling a claim any other way.

I appreciate how your company reviewed my policy and carefully represented my best interests during all phases of the settlement. Your staff explained everything to me in a very understandable manner.

I value your staff's experience in the very time consuming process of meeting with my insurance company's adjuster and preparing my claim. Your company's handling of my claim made getting things back to normal much easier.

All the people at Young Adjustment worked very hard on my behalf and I would recommend your company to anyone involved with the settlement of a loss. Thanks again!

Sincerely,

A handwritten signature in cursive script that reads "Joseph E. Schaefer". The signature is written in black ink and is positioned above the printed name.

Joseph E. Schaefer

Cc: Rick Reigner

James Vallone