

C L A S S I C R E S O R T S

June 18, 2002

Mr. Gary Johnson
Adjusters International
6330 LBJ, Suite 234
Dallas, TX 75240

Dear Gary:

It has been more than a year since fire destroyed a four unit building at our condominium project in Hawaii. The initial shock was devastating and the inevitable questions were being asked: Do we have adequate insurance? Will we be able to rebuild the building? Will it cost the owners any money?

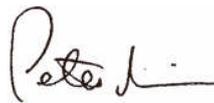
We were out of our league without sufficient knowledge to make these important decisions until you and your staff arrived on the scene. Your knowledge of the claims process and ability to focus the necessary expertise on our claim was invaluable.

We would highly recommend Adjusters International for their professionalism, knowledge, attention to detail, and responsiveness. Please do not hesitate to use either of our names as a reference.

Sincerely,



Harvey Gates
President
Association of Apartment Owners
The Islands at Mauna Lani



Peter Rice
Executive Vice President
Classic Resorts Limited