

**Nordic Inn Condominium Owners' Association**  
**Route 112**  
**Lincoln, NH 03251**  
**603-745-8866**

To Whom It May Concern:

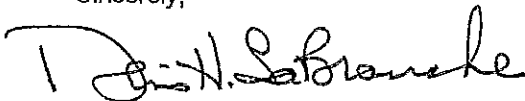
Please consider this a letter of reference for the firm of Swerling Milton and Winnick who served as the public adjusters after a devastating fire in July 2000 destroyed one third of our complex. I rarely write general letters of recommendation, but over the past sixteen months as we rebuilt 30 units of a 104 unit complex, Paul Winnick was my principle interface with the insurance company and an individual I counted on for advice and counsel. From the beginning of this massive undertaking, Paul was there – from numerous board meetings to homeowner meetings, to critical negotiations with contractors and the insurance claims' representative.

The question of whether to use a public adjuster was answered rather quickly as events started to unfold much too fast for my liking. Paul guided the Board of Directors and me personally through this jungle and proved to us that this firm was not just about settling with an insurance company. They, through Paul Winnick, understood how condominiums operate and advised and guided us through the many mindfields that were to come our way.

Now that we are rebuilt and whole again, I have reflected on the decision to hire a public adjuster and say without reservation that they earned every penny of their fee. Paul Winnick, a principal in the firm of Swerling and Milton, emerged not only successful in settling our claim, but as a professional that I personally and professionally admire.

Please feel free to contact me if you should have any questions.

Sincerely,



Dennis H. LaBranche  
President