

A. Malcolm Mager
39 Point Pleasant Rd.
Webster, MA 01570

Swerling, Milton Winick
Public Insurance Adjusters, Inc.
36 Washington Street, Suite 310
Wellesley Hills, MA 02481-1904

Dear Jim and Diane,

Thank you for your expert help in the months after our devastating fire of March 3, 2005. Once hired, you immediately took over the complex insurance negotiations, estimating and inventory work leaving us free to deal with finding temporary housing and recovery from the emotional aspects of the fire. Without your expertise, we would have been unable to achieve such a satisfactory recovery.

I initially believed that, as a retired developer and builder, I had the skills and knowledge to deal with the insurance company and negotiate rebuilding. I soon learned that I was wrong and that fire damage required specialized knowledge, not only of building, but of insurance policies and insurance company tactics. As an example, our insurance company immediately acted as the good guys and offered to place a trailer on our property for temporary housing as we rebuilt. That was the cheap way out for them. You told us to refuse and that we were entitled to housing comparable to what we had. Instead of a trailer, we soon found a rental home on Webster Lake and the insurance company paid for this and rental furniture for a year. Without your expert advice and knowledge, we would have accepted the trailer and been forced to live in a way we were not accustomed to.

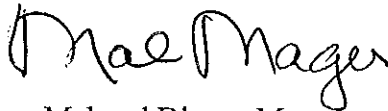
You immediately arranged for loss of use payments, taking the financial burden off of us and instead, placing it on the insurance company. As time progressed you continued to push the insurance company to cut checks for loss of use and the many expenses that arise during recovery, taking the strain off of our own finances. In my opinion, the strategy of insurance companies is to force an early and lower settlement by financially stressing the insured. You didn't allow this to happen.

Diane, you and your assistant spent many hours in our smelly, burned out shell inventorying what remained of our belongings, then many more hours pricing replacement costs for these items and finally negotiating replacement and depreciation with the insurance representative. A huge undertaking. Jim, your professionalism and construction knowledge was exceptional. I was amazed at your detailed estimates and

your ability to get the insurance adjuster to accept your figures instead of the low figures he came up with. You don't take no for an answer, and as a result, we benefited. We could never have done this on our own, nor could we have come even close to the financial settlements you negotiated over the past year. Your fee was a small pittance to pay when compared to the benefits of having you on our side.

The purpose of this letter is twofold, first to help you introduce yourselves and your excellent work to prospective clients. Second, to assure your clients that you can really help them as you helped us. We lost everything we owned in our fire and were devastated, but it is now a year later and thanks to your excellent work life is once again getting back to normal. We fully understand the financial and emotional plight people experience after a fire or other disaster. It is too much to handle without help. We honestly believe that by hiring Swerling, Milton Winnick life will become much easier mentally and financially. That said, please feel free to use this as a letter of recommendation to future clients and feel free to have them give us a phone call. We have experienced the devastation of a total fire loss and understand the problems and emotions one goes through when they lose everything. We can be reached in FL during the winter at 954-943-2943, in MA during the summer at 508-949-1697 or by cell, 954-547-1448.

Sincerely,

A handwritten signature in cursive script that reads "Mal Mager". The signature is written in dark ink and is positioned above the printed name.

Mal and Dianne Mager