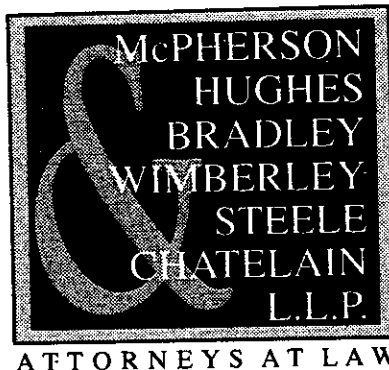


Lance P. Bradley <sup>2,3</sup>  
James E. (Jim) Wimberley  
Glenn H. (Pete) Steele, Jr. <sup>4</sup>  
Jill Swearingen Chatelain <sup>2,5</sup>



Perry R. McPherson-Of Counsel  
Richard D. Hughes-Of Counsel <sup>1</sup>  
Justin G. Sanderson <sup>3</sup>  
Kelly J. Stewart

October 2, 2008

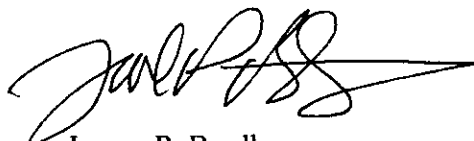
TO WHOM IT MAY CONCERN:

I have had the pleasure of working with Harvey Wolfman and Carlos Martinez of the BCH Group since Hurricane Katrina hit the Gulf Coast in 2005. Subsequent to Hurricane Katrina, Hurricane Rita hit Southeast Texas and Southwest Louisiana and the BCH Group assisted my firm in handling well over one hundred claims.

The BCH Group is responsive to requests, whether they be the preparation of estimates or on site inspections. They spend the time it takes to get the job done. They are extremely familiar with the insurance industry, residential policies, commercial policies and how insurance adjusters operate. They know how to review a policy and maximize a client's damages based on the coverage available. They also have the knowledge to negotiate claims with insurance industry representatives and adjusters.

I have been pleased to be associated with The BCH Group. They have been an asset to my clients and to my firm. If you hire The BCH Group, you can be assured the claim will be handled honestly and ethically and the best recovery will be made based on the damages and coverage available to the insured.

Sincerely,



Lance P. Bradley

LPB:re

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Texas Board of Legal Specialization  
5 Admitted to Practice in TX & LA