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Mark Lindsay
18186 Avonsdale Circle
Port Charlotte FL, 33948
(941) 629-8169

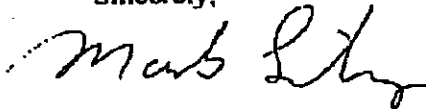
October 20, 2005

To the B.C.H. Group,

I would like to inform you that P.A. Rick Deckert has been very diligent in his fiduciary responsibility in helping me get equitable settlements from three different insurance cases. He was originally reassigned to a rental property in which I had sustained a significant amount of damage and the insurance company was very difficult to deal with. I was very impressed with his written correspondence to P.O.E. as well his ability to write an accurate detailed loss estimate. His promise to keep me updated in person, phone or by mail reaffirmed that he understood my concerns. This was the main reason that I asked him to take care of two other insurance matters. Although he is still in the process of getting the additional cases finalized, I have full confidence in him closing these matters to my satisfaction.

To date he has exerted the same amount of effort on my behalf even though his workload demands traveling around the gulf region to help others. As I am writing this letter of praise there is a possibility of another potential storm coming through my area. If any of my properties sustain damage I will not hesitate to call on Rick Deckert for help.

Sincerely,



Mark Lindsay