

September 13, 2011

Mr. John Howlett
Field Claims Representative
Philadelphia Contributionship
212 South Fourth Street
Philadelphia, PA 19106
Re: Claim # 0981009

Dear John,

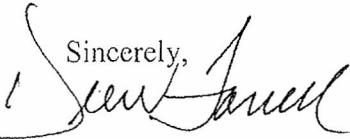
We wanted to reach out to you to express our sincere thanks to you personally for all your efforts on our behalf relating to our fire insurance claim at our home at 97 Jacobs Creek Road. We appreciated your patience with us throughout the process as I know that we raised many questions. Our motivation was our effort to seek a better understanding of what was required to rebuild our home in the same quality manner as it was prior to the devastating fire. Although we were not in always in agreement, we do applaud your professionalism in educating us to the processes, and your openness in bringing about a consensus to resolve an outstanding issue.

One decision that we are very grateful we made was the opportunity of working with Puro-Tec located in Bensalem, PA. Patrick Ferris and his team of dedicated professionals were a godsend to us. We are so pleased with their quality of workmanship from the very start of removing our contents through the remediation portion, and closing with the rebuilding phase. They too were extremely patient with us in addressing all of our questions or concerns, even when we asked the same question multiple times until we understood. In a time when most general contractors do not return your calls they returned each and every call to us on a timely matter, and it was a pleasure in dealing with and working with them each day. They became part of our family at time that we desperately needed a shoulder to lean on. We were invited to visit there warehouse to review our contents whenever we needed to, and the care that they took of our possessions was as if it was their own personal contents. In recently speaking with our township inspectors they clearly stated to us that "Puro-Tec was the best team they had the pleasure of working with and went on to say that they were very knowledgeable, extremely professional, wonderfully polite and easy to work with". What a statement as most inspector-contractor relationship are adversarial, and this positive view is a testimony to not only Puro-Tec, but also to Philadelphia Contributionship as well, in having the business foresight in allowing them to represent your company to your claimants at a very difficult time in their lives.

Philadelphia Contributionship can be proud in the representation that Patrick Ferris and the Puro-Tec team both displays and embodies to each claimant on your company's behalf. We highly recommend them and would be very willing to provide any future reference to your other clients considering their services as well.

John, it was due to your stellar representation and integrity that we have been able to begin rebuilding our lives. We were fortunate to have you as our claims representative and we could not have completed this rebuild without your knowledge, professionalism and compassion. You have been and are a true professional as a field representative and we are pleased to have had the opportunity of working with you. Philadelphia Contributionship should be proud of the work that you personally represent and deliver on their behalf...just as we do. Kudos to you!

Sincerely,

A handwritten signature in cursive script, appearing to read "Drew Farrell". The signature is written in black ink and is positioned to the right of the word "Sincerely,". A horizontal line is drawn under the signature.

Drew Farrell
William Vandegrift
97 Jacobs Creek Road
Ewing Township, New Jersey 08628