

KMR Financial Services, Inc.

January 16, 2007

Dear Appraiser Group of America

I just wanted to write to let you know about the excellent service that we have received from your company. Very rarely do you find a company that will, so to speak, 'go to bat for you' when you're up against an insurance company and get results. Gary Fisher of Appraiser Group has worked on two cases for us so far, the 1st case he got the insurance company to pay more than 200% over what their original offer was and in the 2nd case more than 100%. I would wholeheartedly refer anyone who disagrees with their insurance offer to Appraiser Group of America. Thank you for your service.

Sincerely

Eva Marie Achtemeier
Manager