

On June 22, 2015, at the request of Ms. Sinclair's General Contractor, CRDN met with her to consider and start the process of restoring smoke damaged clothing and related personal property. Ms. Sinclair provided a written authorization for CRDN to restore her property and for CRDN to receive direct payment for its service from her insurance company.

With respect to our role during the initial visit- we are a clothing and personal belonging restoration company. If we are asked to provide restoration service, to the extent restoration is viable, that is what we do. We are not insurance claim consultants like a Public Adjuster, we are neither competent nor licensed to act as such. If a consumer has a question about how to handle a claim, we believe they are best served to seek input from their insurance agent or adjuster handling their claim.

We delivered a schedule of charges to Ms. Sinclair on July 21. Charges were based on prevailing and customary rates.

Ms. Sinclair first objected to the amount charged on August 17- after all work she requested had been complete and after receiving 1/3 of her treated belongings in July. In connection with her billing question, we learned that Ms. Sinclair had received full payment for our services from her insurance carrier that included CRDN as a payee. However, we also learned that Ms. Sinclair requested, and was provided, a replacement check that was payable to her and her alone.

Ms. Sinclair now enjoys possession of roughly \$15,000- representing the charges associated with our service - and 1/3 of her treated belongings. CRDN has received nothing.

It has always been our policy to provide quality service for a reasonable price and resolve bona fide disputes in good faith. We stand by that with Ms. Sinclair. Ms. Sinclair promised to contact us about payment and resolution of this matter after she inspected and inventoried the property we are holding. She performed that inspection over a week ago and has not contacted us. We stand ready to work through her concerns in good faith, but must hear from her- as she promised we would.

Bob Hilker, CRDN of Central & Eastern North Carolina