

June 3, 2019

To Whom It May Concern:

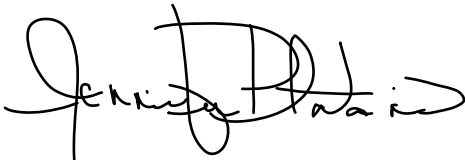
Scott Wheeler, owner of SFI Group Inc., has requested a letter of reference based on his service to our homeowners association, and it is with great pleasure that I write this letter in support of him and his company.

For reference, I am the VP of the Shipwatch Villas HOA on North Topsail Beach. Scott, and his entire team at SFI, have been nothing short of tremendous in helping our complex after both hurricanes Matthew (2016) and Florence (2018). Scott offered to come and speak with our membership at our annual meeting this past October to answer any questions about how repairs at the complex would be covered under our master policy and any questions relating to individual HO6 policies. Our owners were HIGHLY impressed with his level of knowledge, and his ability to explain it in easy to understand terms. He even was perfectly happy to talk with, and answer questions, from those owners that do not currently hold their HO6 policies with SFI.

When I first took over as the new HOA Board member too many years ago, Scott spent hours on the phone with me explaining processes and terminology and sharing helpful tips. He is amazingly fast in responding to emails, and is happy to take the time to meet with Board members, homeowners, or anyone that has questions. He has gone above and beyond looking into our policies to be sure we are properly insured, and it has paid off. Our complex sustained a significant amount of damage after Florence last year and are still in the midst of a major repair process. The master policy we have with SFI has covered everything thus far, and again we have been nothing but thrilled with our coverage and with Scott's knowledge and customer service.

In summary, I strongly recommend Scott Wheeler and his company SFI Group, Inc. to any homeowner/condo association and/or individual. Scott is an honest and respected agent, with an impressive knowledge of the intricacies of HOA/condo insurance policies. If you require additional information, please feel free to contact me either via phone (336-264-0789) or email (jplatania@elon.edu).

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer M. Platania". The signature is fluid and cursive, with a large initial "J" and "P".

Dr. Jennifer M. Platania
VP Shipwatch Villas I Townhomes HOA
North Topsail Beach, NC 28460