



SEAL Corporation

1-800-624-0905



SEAL Corporation
Corporate Office
12785 Hwy 64 East
Tyler, TX 75707
(903)566-1980
(903)566-4504 Fax
email seal@tyler.net
www.sealcorp.com

BRANCH LOCATIONS



Amarillo, TX



Dallas / Ft. Worth, TX



Houston, TX



Lafayette, LA

November 5, 2002

Melinda Ballard
Policyholders of America
2101 Port Royal
Austin, TX 78746

Via facsimile 888.648.8823

Re: IAQ Professional Ethics Pledge

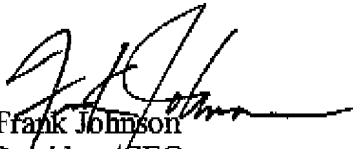
Dear Ms. Ballard:

Thank you very much for your **time regarding** our phone **conversation** last week. I am faxing the POA **pledge of ethics** and our disclosure statement for your reference.

I believe your POA pledge of ethics should be expanded to include more than just mold services. It should include all areas of investigation or remediation, such as fire, auto, structural, mechanical or lightning claims. As you know from our conversation, I am opposed to gratuities and service related contracts with insurance companies.

We are mailing you a packet with some of our company literature and various resumes. If we can help with the efforts of POA, please contact us. On occasions, we may assist on a pro bono or reduced rate basis for select projects.

Sincerely,


Frank Johnson
President/CEO
SEAL Corporation

Enclosures

POA

Policyholders of America 888-648-8823

IAQ PROFESSIONAL ETHICS PLEDGE

POA is proud to refer its members to Indoor Air Quality professionals (testers, consultants, remediators and subs) who pledge to follow ethical guidelines as set forth by POA.

The following is the pledge we ask each and every contractor to sign and send back to us if they want to be placed on our referral list.

THE PLEDGE TO UPHOLD PROFESSIONAL AND ETHICAL CONDUCT' :

As a professional, I pledge to **remain independent and not take an *advocacy role* for any party involved in a job referred to me by POA.**

As a professional, I pledge to **not minimize or overstate the level of contamination and what is needed to correct it, for any job referred to me by POA.**

As a professional, I pledge to **look for contamination, not look for ways of not finding it on any POA-referred job.**

As a professional, I pledge to **disclose in writing, to a POA-referred homeowner, if any restrictions have been placed on me by an insurer or other party invoked and describe in writing any such restrictions. (This includes but is not limited to the number of samples taken, areas evaluated for testing and/or remediation, requests involving policy provisions or coverage limits, requests to altar reports).**

As a professional, I pledge to **provide the policyholder with a true and correct copy of the report done on their home by me or my company and do so in a timely manner, if the POA-homeowner requests it.**

As a professional, I pledge to **provide a true and correct scope of work to be performed and costs thereof, regardless of policy limits or other restrictions, if my, for any job referred to me by POA.**

As a professional, on POA-referred jobs, I pledge to **adhere to the most stringent published guidelines for assessment and remediation of mycotoxin-producing molds. (It is understood that these guidelines, which may become mandates and at that time the mandates need only be followed, will change from time to time and it is critical that the companies we refer business to keep up with and practice the highest standards.)**

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As a professional, I pledge to **stay within the areas of my expertise and training** and not venture out of that area(s) on jobs referred to me or my company by POA.

As a professional, I pledge to **utilize, if and when applicable, the services of an accredited laboratory or laboratory operating under a public university** for sample analysis for all POA referred jobs. .

As a professional, I pledge to **personally attend or send representatives of my company to attend, at a minimum, one professional conference per year** so that I am kept abreast of the **latest science, products, and methods used that will impact my business,**

It is understood that **POA receives no compensation for its referrals.**

It is understood that **POA does not accept any memberships from anyone other than homeowners and their legal representatives and I am hereby representing that I am not a member of POA.**

It is also understood that if more than two **POA members have issued formal complaints to POA about my services and POA has reason to believe those complaints are legitimate, I (or my company) may be taken off of the POA referral list until further notice. POA will extend me (or my company) the opportunity to appeal the decision to halt referrals.**

POA referrals are provided within a geographic area and the geographic region in which you operate must be provided.

The undersigned is **duly** authorized to enter into **this pledge on behalf of the company named below:**

SEAL CORP
Company

CEO
Name/Title

1/4/02
Date

Frank Johnson
Signature

DISCLOSURE STATEMENT

System Engineering and Laboratories (SEAL) Corporation is an independent consulting and testing laboratory. SEAL Corporation was established in 1981.

Fire Cause Investigations (FCI) is a division of SEAL Corporation.

SEAL/FCI **does not have** any relationship of my kind with any insurance or adjusting company.

SEAL/FCI specifically does not **have** any relationship with:

SEAL/FCI **does not give** or offer gratuities or gifts **to obtain** projects from any client.

SEAL/FCI maintains company policies, which prohibit **gratuities**. The Engineering Practice Act (State Law) 131.55, prohibits gratuities. **We do actively advertise** our services to many industries including insurance **companies**.

SEAL/FCI bases opinions on fact and **physical** data. Opinions are not **discussed** during inspection due to our requirement to **first evaluate** or analyze our data

SEAL Corporation/FCI

Date

Insured

Date