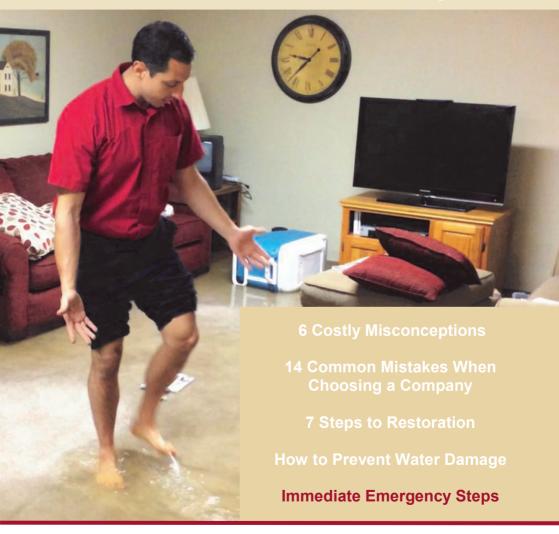
Protect your health and your property's value. A MUST READ for homeowners with basements!

FLOODED?

When the Water Rises: What To Do Before, During & After



This Educational Consumer's Guide Is Provided By Referral Cleaning & Restoration Inc.

Contents

Referral's Story	3
6 Costly Misconceptions about Water Damage	4-8
"I can dry it myself."	4
"Mold always grows."	4
"Everything must be ripped out."	5
"Replacing the carpet is cheaper."	6
"My insurance will cover it all."	7
"Restoration companies are all the same."	8
12 Common Mistakes When Choosing a Restoration	Company9-14
Choosing a company	
You don't trust.	9
Without experience.	9
That does not properly train their technicians.	10
That does not have specialized quality tools.	10
Without 24/7 emergency service.	11
That does not help you fix the source.	11
That does too little or too much.	12
That does not make your home a priority.	12
That does not help with insurance details.	13
That does not have a good reputation.	13
That is not skilled in cleaning.	14
That just treats you like another job.	14
Referral's Cleaning Services	15
7 Steps to Water Damage Restoration	16-17
How to Prevent Water Damage	18-19
EMERGENCY STEPS	Back Cover

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Referral's Story

In 1977, Ron Falls, founder of Referral Cleaning & Restoration, started cleaning carpet at Denny's Restaurant out of the back of his Chevy El Camino. Since then. we have become professional а cleaning and water damage restoration firm certified by IICRC (Institute Of the Inspection, Cleaning, and Restoration Certification) and are recognized as Fort Wayne's and surrounding area's premier cleaning Our clientele company. growth over the years has primarily been a result of referrals and our repeat customers who appreciate our honest reputation and self-imposed high quality standards

We have helped thousands of particular homeowners and business owners in northeast Indiana recover from unwelcomed water damage in their homes and workplaces by restoring it to a clean, dry and healthy environment. We hope this informative guide will be of value to you.

Sincerely,

The Falls Family

Ron Falls.

Founder & Owner

Alan Falls.

General Manager Ron's Son

Audrey Falls,

Marketing Manager
Alan's Wife

Choosing a water damage restoration company can be overwhelming!

No one ever plans for their home or workplace to be affected by water damage. When water damage does occur, it is never at a convenient time, forcing you to make important decisions under pressure. Most people feel confused or overwhelmed with the decision of how to handle it and who you should call. You want to choose a company you can trust that will not take advantage of you or your insurance company. You don't want mold and odors in your home or workplace. Nor do you want the entire area unnecessarily 'gutted.' You just want the job done correctly, promptly and your life back to normal ASAP

How do you ever find a qualified and competent professional water damage restorer you can trust? Start by reading this Consumer's Guide.

We wrote this guide to help you better understand water damage, what to look for when choosing a restoration company, and the benefits of selecting Referral. We have seen water damage handled incorrectly causing bigger problems later on. Now with this information, you can now make an informed, intelligent decision to prevent frustration and to protect your health and your property's value without wasting your time and money.



DO NOT BE FOOLED

6 Costly Misconceptions About Water Damage

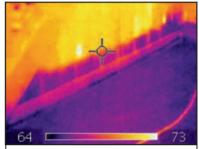
Misconception #1:

I extracted the water, set up a fan and a small dehumidifier. The walls feel dry, so it should dry okay on its own.

Most likely not. Usually the first place water is noticed is on the floor. Most people use a Shop-Vac or an extractor to remove the excess water from the carpet, set up a fan and maybe a small dehumidifier. Everything seems okay for

a few days. Then an odor is noticed and a water stain appears on the carpet. Why? Padding installed under carpet acts as a huge sponge. When it becomes wet, it requires a specialized weighted extractor along with a powerful vacuum to compress the water out of the pad. Without these tools, the pad will still be soaking wet. This causes odors, stains, and the potential for mold growth on carpet as it slowly begins to dry.

Carpet and pad absorbs the most water but are the easiest materials to dry. The materials in a structure can hide and trap moisture in hard to detect areas. Without professional moisture meters, it is impossible to know if wood framing, drywall, and trim is wet. Behind the baseboard, drywall often extends to the floor. Any amount of water that comes into contact with the drywall, will absorb and quickly wick upward. Moisture meters often reveal the drywall is affected between 6-24 inches from the floor, usually not noticeable from the painted side of drywall. If this moisture is not removed, it could result in mold.



Thermal imaging reveals the location of moisture



Water wicking up drywall

Misconception #2:

Mold always grows when water damage occurs.

This depends on how promptly and thoroughly the water damage is handled. If all affected areas are not discovered and completely dried, excess moisture will remain, creating ideal conditions for mold to grow.

Many people just think about extracting and drying the carpet after a water damage, attempting it themselves or hiring a carpet cleaner that is not trained or

certified in water damage restoration, but this is only the tip of the iceberg. Moisture that has absorbed into drywall or trim for extended periods of time encourages mold growth. This is especially true of exterior walls in a basement because the drywall's papered surface acts as a food source for mold. Combined with darkness and a lack of air flow, these conditions can cause mold to grow after a water damage, if not dried quickly and thoroughly.

If all materials affected by water damage are quickly and thoroughly dried, mold can not grow. No Moisture = No Mold.



Unfortunately some homeowners or contractors are not aware or trained in **structural drying**, but are aware of the harmful effects of mold, which causes them to tear out and throw away any wet materials. Is this necessary?

Misconception #3:

I need to tear out and replace the carpet, pad, drywall and trim since they were wet.

Usually not. Some homeowners or contractors remove wet carpet, pad, trim and drywall as standard procedure after a water damage. This can create a lot of unnecessary mess, expense and extended time for job completion. The process of removing trim may result in wall and trim damage. If drywall is removed, it must be replaced, refinished and repainted to match. If a professional drywall finisher is not used, it can be obvious that a repair was made. If carpet is removed, seams can be damaged. If carpet is replaced, connected areas that previously matched will likely no longer match. Some restoration companies needlessly turn your home into a construction site when all that is needed is extraction and structural drying.

The key to protecting your home or business and health from mold is quick

and thorough drying of any affected, wet materials. This can be accomplished by a trained, experienced professional with the proper tools and equipment.

Sometimes it is necessary to remove affected materials. But when and why? One factor is the "category", or contamination of water, which ranges from Category 1:Clean, Category 2:Grey, or Category 3:Black. The category is most often determined by the source of the water and how much time has passed since the water damage occurred. To protect your health, some materials that



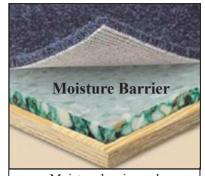
Carpet and drywall removed

could normally be salvaged, may need to be disposed of because of the category of water.

Another factor is the "class" of water damage. Classes are determined by the severity of damage to floors, walls, ceilings, and the types of materials that were affected.

If water has come from over head and the drywall on the ceiling is physically damaged beyond repair, it may need to be removed. When insulation is affected, it becomes more of a challenge to dry and it may need removed or walls may need opened up to get hot, dry airflow to the affected materials.

Carpet pad with a moisture barrier to protect from spills and pet accidents is not practical to dry because of the plastic moisture barrier on the surface. This type of pad must be removed and replaced.



Moisture barrier pad protects against spills but traps water in the pad.



Delamination causes bubbles and wrinkles.

Carpet is **NOT** ruined just because it gets wet. During manufacturing, carpet is subjected to intense wet conditions. Carpet is tough! It can typically be extracted, dried, and cleaned after water damage. However, when wet, some wood furniture or rug dyes may bleed into the carpet causing permanent stains. Rust stains usually come out with specialty spotters.

The biggest threat of damaged carpet is delamination. There are two backings glued together on the back of carpet. When these get wet, the glue becomes very weak and can be damaged if the carpet is mishandled. If this happens, the backings come apart or

delaminate, which can cause the carpet to wrinkle. However, if the carpet is dried flat, the glue will re-adhere and return to the same strength prior to the water damage.

After a water damage occurs, some people may feel that they could have purchased new carpet for the cost of restoration. Is that true?

Misconception #4:

I can replace the carpet for how much it costs for water damage restoration.

Not true. If water damage is severe, the investment in the total restoration can become significant since the structure, trim and drywall materials still need

dried to avoid mold growth in these areas. When drying the structure, conditions are created that quickly and easily dry the carpet and pad. The carpet and pad basically dry for free while the structure is drying. Plus, there are still several steps that need to occur even if the carpet and pad is being replaced. The excess water still needs extracted. The wet pad and carpet need removed and disposed of. While this may be an opportune time to replace carpet that is dated or worn, insurance typically does not approve carpet replacement for these conditions. Insurance typically only approves replacement of carpet if the water is black (Category 3), if permanent dye or furniture stains occur or if the carpet is delaminated. Speaking of insurance, will your insurance cover water damage?

Misconception #5:

My insurance will cover the cost for water damage restoration.

It depends on what caused the water damage. There are 3 primary categories that determine what insurance covers.

#1 Plumbing. If a water supply line breaks, the damage is typically covered under your property/homeowners insurance policy. This could include a frozen pipe, a broken valve, a broken washing machine hose, a bad hot water heater, a sink that overflows, a leaky dishwasher or icemaker, etc. Property/homeowners insurance policy usually covers water damage from these causes, up to the limit of insurance on the property.



#2 Drain Backup or Sump Pump Failure. Drains of some older properties may lead to combined storm and sewer drains. During heavy rains, this can cause water to back up through the drain. If you have a basement, you likely have a sump pump. Over time, sump pumps can fail or during heavy rainfall may not be able to keep up, causing excess water to flood the basement. Coverage for water damage caused by drain backup or sump pump failure is a separate endorsement from your property/homeowners insurance.

Drain backup or sump pump endorsements have limits that are most commonly \$5,000 or \$10,000 after your deductible is paid. Be sure to talk with your insurance agent and review your coverage and limits, especially if you have a basement, to ensure that you have drain backup or sump pump coverage. If you have this coverage, it will be listed on your policy.

#3 Flooding. If water leaks into your basement through the foundation, through a window or if a creek, river or lake overflows into your home, you need flood insurance to be covered. Your property/homeowners insurance does not cover damage from flooding. Most people do not have this insurance unless their mortgage company requires it because their home is in a flood zone.

If my insurance does cover water damage, does it matter which company does the restoration work?

Misconception #6:

Restoration companies are all the same. I'll call whichever one my insurance agent recommends.

Possible Mistake. Many companies offer water damage restoration services. However there are a wide variety of methods used to restore the damage and a wide range of customer service and technical skills. Carpet cleaners just extract the water, while contractors tend to tear out unnecessary materials. You want to choose a company who is balanced and who can mitigate the damage, salvaging what is possible and thoroughly drying what is reasonable.

The company you choose will determine:

- 1. How quickly the project is completed, returning your property and life back to normal.
- 2. Your *stress and comfort level* while having technicians work in your property.
- 3. If your health is protected.
- 4. The value of your property.
- 5. The overall *total cost* of the project.

Your insurance company may give you *suggestions* of who to call, but ultimately who you hire is <u>YOUR DECISION</u>.

Some companies work as preferred vendors or use third party administrators (TPA), who act as a 'middleman' between the insurance company and the home or property owner. Restoration companies often agree to work with TPA's because they will receive more work. These restoration companies agree to follow rules which may be different than industry standards and may limit their restoration methods. Instead of the homeowner or property manager being their 'boss', TPA's often dictate what a restoration company can and cannot do and what they will pay for and how much. Referral Cleaning & Restoration is a local, family owned, independent company that works directly for the homeowner or property manager. We restore your home and workplace following industry standards learned from independent reputable training schools. Our goal is to return your home or workplace and your life or work flow back to normal as quickly as possible, causing as little mess and disruption as possible, keeping your overall project costs low.

According to the insurance policy, the policy holder is responsible for taking action to mitigate water damage. Do not wait a long time to hear back from your insurance company before calling a restoration company. The longer the water sits, the more severe the damage becomes.

It can be confusing and overwhelming to determine who to call to help restore water damage. Water damage is never planned and often discovered after business hours. Yet it is important to act quickly to minimize damage.

How can I decide which company is the best? What makes one company different from another? Continue reading to discover <u>12 mistakes to avoid</u> when choosing a water damage restoration company.

BE SMART

12 Mistakes That Are Easy to Make When Choosing a Water Damage Restoration Company

Mistake #1:

Choosing a company you don't trust or feel comfortable with in the privacy of your home or workplace.

Vulnerable, overwhelmed, anxious. These emotions are commonly felt when a water damage occurs. You know it needs taken care of, but you don't want to be taken advantage of. You want someone you trust and are comfortable with inside your home or workplace.

Referral Cleaning & Restoration is a local, family owned and operated company you can trust inside your home or workplace. You'll feel comfortable with our technicians because they are clean cut, uniformed, respectful, polite and friendly. We are trusted when left unattended so you do not have to interrupt your normal schedule to allow access into your home or workplace for daily monitoring. We take your trust very seriously.

"We have used Referral for two water damages. They responded quickly in the late hours of the night. I trust them implicitly and will never use another cleaning or restoration company."

Mrs. McCleskey

"Referral was so helpful when my basement flooded. I didn't have flood insurance so they worked with me to keep the price down by giving me different options. I felt like I got to make the choice as to how much I was going to spend and how far I wanted their services to go."

Mrs. Woodring

Mistake #2:

Choosing a company that is not experienced.

"We have had water damage in our basement twice and both times we called Referral. They did a great job 20 years ago and a great job this time too. I would recommend them to anyone."

Mrs. Captio

You don't want a company 'experimenting' in your home. If water damage is mishandled, it can have long lasting negative effects. Referral Cleaning & Restoration has been in business since 1977. We have worked on thousands of properties in the Fort Wayne area. We're not rookies. The difference between a rookie and a professional is often found in the details. Over 80% of our business each year consists of repeat and referred clients who continue to love the detailed Referral experience.

Mistake #3:

Choosing a company that doesn't invest in specialized training and certifications.

There is a lot more involved in water damage restoration than just extracting the water and turning on fans. To dry quickly and thoroughly, one must have a understanding of psychrometry—knowing how drying and evaporation takes place and based upon the variables in each environment, how to best set each project up to dry as fast as possible. Referral has attended classes taught by different independent, unbiased, reputable instructors to learn as much as possible instead of attending classes sponsored by equipment manufacturers which can be biased.

The Institute of Inspection, Cleaning and Restoration Certification, known as the IICRC, offers an applied structural drying certification. Students attend a class where a house is flooded providing a hands on structural drying experience. This allows students to learn how to dry different materials, using various equipment, in a real world water damage environment.



Certified Firm

During the class students learn from the IICRC S500 The Standard and Reference Guide For Professional Water Damage Restoration. Referral has invested in training for all their technicians. Our general manager, Alan Falls, has earned the designation of Master Water Restorer, the highest level of certification available through the IICRC.

"When our finished basement flooded, Referral was very professional. Their expertise during a very stressful experience was welcomed."

Mrs. Adams

Mistake #4:

Choosing a company that doesn't have specialized, quality tools and equipment.



"I was very impressed with the equipment used and how quickly it dried our basement."

Mrs. Yurkanin

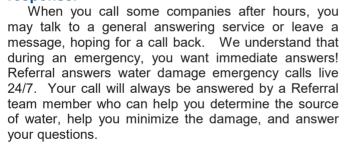
If a company uses generic or low powered equipment, it will negatively effect the entire restoration process. Referral has invested in specialized equipment designed specifically for water damage restoration. Our powerful truck mounted machine generates strong vacuum power and along with our specialized extraction tools, removes as much water as possible. Referral has invested in drying equipment designed specifically to create the 4 important ingredients in drying - hot, dry, air flow to the moisture.



"No carpet or walls were torn out. Everything was dried by the equipment. I was really impressed." Mr. Stammen

Mistake #5:

Choosing a company that does not offer 24/7 emergency response.





"When my basement flooded, I called Referral. They showed up within an hour,. Other companies didn't even call me back for two days."

Mistake #6:

Choosing a company that does not determine the cause of water damage and help you fix it.

"When our basement flooded, Referral helped us figure out where the water was coming from and got everything dried for us."

Mrs. Nickeson

The only thing worse than having water damage in your home or workplace is having it happen again. Referral cares about you and your home or workplace. We want to help you prevent future problems. We will help you determine

the cause of the water damage and will advise you on how to prevent it from happening again.

"When we had water damage, I didn't know what to do. I called Referral, and they helped us get a plumber out to fix the problem. They extracted the water, dried the space, and cleaned the carpet."

Mrs. Waterman

Mistake #9:

Choosing a company that does too little or too much.

When a building is damaged by water, there are 3 possible approaches.

Approach #1: A carpet cleaning company may do too little by just extracting the water from the carpet surface, leaving moisture behind in the pad, walls and structure. As mentioned previously in the misconceptions section, this can lead to problems including odor and mold.

Approach #2: A company that primarily does construction and remodeling may needlessly tear everything out and start over. Some construction and remodeling focused companies may not have the best extraction and drying equipment or may sub-contract part of the work. If they sell carpet, it may be more financially beneficial to them to replace carpet, rather than to clean and restore a salvageable existing carpet.

Approach #3: Referral focuses on mitigating the damage. This means we see what materials we can save to keep overall job costs low and project completion time at a minimum. By having a mitigation approach, we are often able to avoid removing and replacing materials that can be cleaned and/or dried. When possible, we give you options, so you can choose your preference. When we are able to dry materials, it will result in overall lower job costs, less mess, and a quicker project completion than Approach #2.

"Referral moved furniture, extracted the water and set up drying equipment after my basement flooded. Within 7 days, we were back to normal. No walls torn out, no odor remained, and no mold developed. I was very pleased with their service."

Mrs Hamilton

"I thought my basement carpet and pad were ruined since they were soaked. Referral came out quickly and extracted the water and set up drying equipment. We did not have to replace our carpet!"

Mrs. Wooding

Mistake #8:

Choosing a company that doesn't give priority to getting your home back to normal ASAP.

Some large restoration companies may be overbooked, without enough drying equipment or trained employees to help all their customers. This may delay your

home's restoration or result in sub-standard work.

Referral understands that water damage is unexpected and unplanned. Just like you, we want your home or workplace returned to normal ASAP! Companies that subcontract the carpet cleaning are at the mercy of the cleaning company's schedule, delaying job completion. Referral's primary water damage box truck carries the equipment and tools for whatever situation we encounter. This allows us to be prepared and to respond quickly. We will coordinate each step of the way so the entire project can be finished quickly and your life can return to normal.

"Referral did a fantastic job getting our flooded basement back to its original condition within 5 days, which was incredible! Everyone was genuinely concerned about getting us back to our normal way of life as soon as possible."

Mr. Glenn

Mistake #9:

Choosing a company that does not help with the insurance details.

"Referral knows what they are doing and handled all the paperwork with the insurance company. They made our life a whole lot easier when our basement flooded."

Mr. & Mrs. Peauinot

Because of the emergency nature of water damage, the project is often in progress or completed by the time an insurance adjuster makes contact. We will help you understand the insurance claims process and provide needed documentation, photos, and a record of drying conditions for the insurance adjuster. Insurance adjusters like working with Referral because we use the same reporting software.

Mistake #10:

Choosing a company that does not have a good reputation.

If others have been unhappy with a company's service, be careful! A good reputation is no accident. It takes years of consistent excellence to earn a good reputation. Referral is a member of the Better Business Bureau and has many positive online reviews. Our cleaning and restoration services recommended by Fort Wayne Flooring Stores, Plumbers, Insurance Agents, Realtors. Interior Designers, and many happy clients. Since 1977, our business has been built by referrals, which our company name: inspired Referral Cleaning & Restoration.

"I would refer Referral to anyone who needs water damage restoration or cleaning."

Mr. Glenn

"We would recommend Referral to anybody.

Mrs. Yurkanin

"I would highly recommend Referral if you are ever faced with this type of disaster in your home."

Mrs. Shinabery

Mistake #11:

Choosing a company that isn't skilled in cleaning.

Referral is skilled in removing conditions caused by water damage like browning, water stains, and rust. Other companies who are not skilled at challenging cleaning situations may recommend unnecessary replacement of expensive salvageable carpet and upholstery. Unlike construction or remodeling contractors, when we aren't restoring water damage, we are cleaning carpet, tile, upholstery, and rugs. When it comes to difficult cleaning situations, we meet the challenge.

"Referral provided excellent emergency care when our basement carpets were soaked over the Christmas holidays. I thought our carpets were beyond cleaning after being wet and tracked up by the grandkids, painter and plumber, but Referral did an excellent job. I have tried other carpet cleaners, but the results were not as good."

Mr. & Mrs. Fetters

Mistake #12:

Choosing a company that just treats you like another job.

We understand that after water unexpectedly damages your home or workplace, you may feel upset, confused, or overwhelmed. Referral makes the restoration process as easy and quick as possible. We will respect and treat your home or workplace as if it were our own. We use care when handling your furniture and belongings. We communicate with you to answer all of your questions and keep you updated on the process. As a local family owned business, we value each one of our clients and work hard to build a lasting relationship.

"When we found out our basement was flooded, we were devastated. It can be hard when tragedy hits your home, but Referral came in with smiles on their faces and were a pleasure to work with. It took the stress away. Everyone was super respectful, did amazing work and helped us get through the process. Referral has an outstanding team. Let them make a difference in your life."

Mrs. Bergan

"Referral was very professional, friendly, helpful, and gave us suggestions when we had water damage in our basement. Everyone introduced themselves and told us what they were doing. They explained the timeline and what would be happening. It all worked out beautifully."

Mrs. Lorenc



More Stories from Happy Customers













OUR CLEANING SERVICES

Commercial



Residential









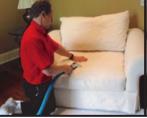


Carpet

Wood

Tile & Grout

Oriental Rugs









Upholstery

Vehicles

Mattresses

Pet Stains & Odors

Did you know we also have a guide to choosing a carpet & upholstery cleaning company? You can access it on our website.

260-483-4383 www.ReferralFW.com 2901 Parnell Ave. Fort Wayne, IN 46805

7STEPS

To Water Damage Restoration



1 Inspection

A thorough inspection utilizing moisture meters is an important step in determining where moisture is present. Water damage is often more extensive than what meets the eye since water travels and hides in hard to detect places. An understanding of how a structure is built and what materials may be affected is important.

2 Removal of Belongings

Wet items, furniture and belongings are evaluated to determine if they are salvageable. Salvageable items are carefully moved to unaffected areas or blocked and dried. Unsalvageable items are disposed of.





3 Extraction

Extracting water is 1200 times faster than removing water by evaporation. A poor extraction will result in extended drying time. The results of extraction varies by equipment power, tool type, and the care and concern of the technician doing the work.

4 Removal of Materials

If needed, wet materials will be removed carefully and disposed. This may include carpet, pad, insulation, drywall or trim.





5 Disinfecting & Air Scrubbing

A plant-based anti-microbial solution is applied to control microbial growth. HEPA air scrubbers may be used to remove airborne particulates.

6 Drying & Monitoring

Dehumidifiers, air movers and heaters are set up depending on the needs of the job. It may be necessary to set up containment to separate the affected area. The drying process is monitored daily. Specialized moisture meters measure the moisture content of structural framing, drywall, pad and carpet. Equipment is rearranged or removed as the drying progresses.



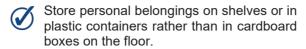


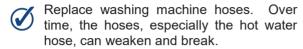
7 Reinstallation, Cleaning & Furniture Replacement

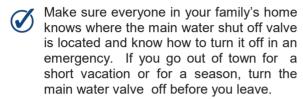
If removed, the carpet, pad or trim are reinstalled. A final cleaning of any affected carpet, tile, rugs or upholstery is done. The furniture is replaced completing the restoration.

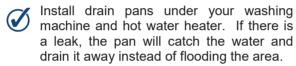
HOW TO PREVENT

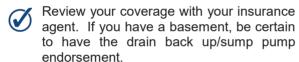
General Tips











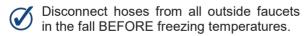


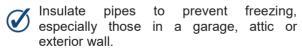


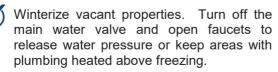




Freezing Temperatures Tips





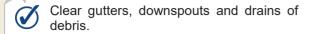


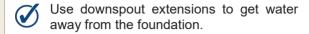


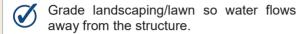


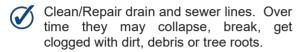
WATER DAMAGE

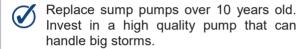
Heavy Rain Tips

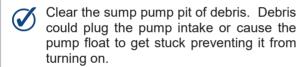


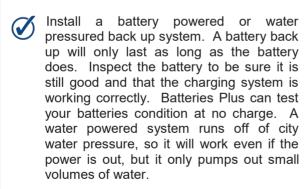












Plug your sump pump into a generator if power is lost. Invest in a whole house generator that turns on automatically even if you aren't home.











ERGENCY STE

What To Do RIGHT NOW If You Are Experiencing a Water Damage



AVOID HAZARDS

Be aware of hazards caused by electricity & water, slippery floors, unsanitary water, and unsafe structures such as sagging ceiling and floors.



STOP THE SOURCE OF WATER & CALL A PLUMBER

If your flooding is caused by plumbing, turn off the leaky fixture or main water valve. Contact a plumber to make repairs or to replace a failed sump pump.



CALL REFERRAL CLEANING & RESTORATION

For prompt professional help, call 260-483-4383 anytime day or night.



TAKE PHOTOS

O Before the clean up work begins, document the damage for your insurance company.



BLOCK OR REMOVE FURNITURE

Remove your furniture from affected areas to prevent permanent carpet staining or swelling of wood furniture.



CALL YOUR INSURANCE COMPANY

Verify your coverage and file a claim if needed.

Thank you for reading this consumer's guide to water damage. You are now an informed consumer on how to choose a water damage restoration company. If you have any other questions, explore our website or call Referral and we will be happy to help you in any way.

Sincerely, Ron. Alan & Audrey Falls

