

3301 Bayshore Blvd.
Unit 307
Tampa, FL 33629

Charles R. Tutwiler and Associates, Inc.
5401 West Kennedy Blvd.
Suite 757
Tampa, FL 33609

Gentlemen:

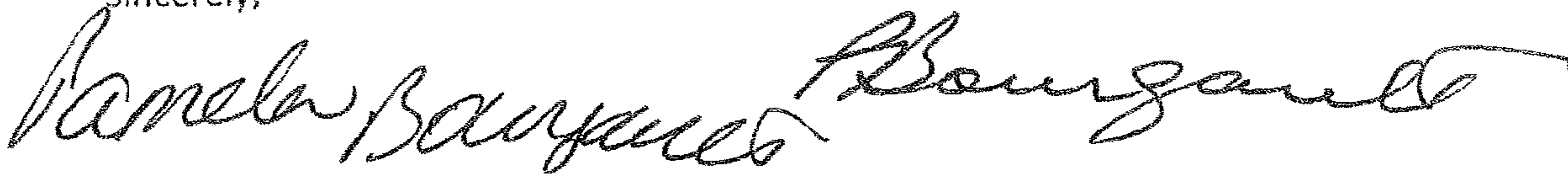
This letter is to let you know how pleased we were in having Rick Tutwiler, one of your associates, to represent us in our claim against HomeWise insurance company.

We were initially awarded a very small sum by HomeWise for the considerable damage done to our condo unit by black water and sewage back-up. Rick worked diligently with their agent and subsequently with an arbitrator and an umpire and succeeded in getting us a substantially bigger award.

We realized the enormity of the task, especially in these times where insurance companies are very reluctant to pay out any reasonable sum. So it's to his credit that he accomplished what he did.

We therefore give him high marks and wish you to know that he is an asset to your firm.

Sincerely,

Handwritten signatures of Pamela Bourgeois and Pierre Bourgeois in cursive script.

Pamela and Pierre Bourgeois