



ARLEN HOUSE EAST

100 BAYVIEW DRIVE
MIAMI BEACH, FLORIDA 33160
(305) 944-3453

May 25, 1993

Mr. Charles Tutwiler
2203 No. Louis Ave.
Suite 720
Tampa, Fl. 33607

Dear Mr. Tutwiler:

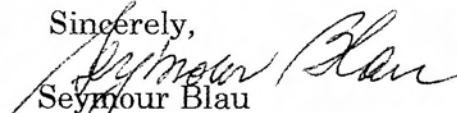
Our 600-unit condominium suffered significant damage as a result of Hurricane Andrew. Initially, the insurance company's adjustor investigated and assured us we had not sustained sufficient losses to justify a settlement from the insurance company, as he estimated our damage at less than our deductible of little more than half a million dollars.

We disagreed with him, and in the fall of 1992 we hired you as an independent adjustor who came highly recommended by our accountant, to pursue the matter with our insurance company. From that moment on, you took over the matter of our pending insurance claim with an intelligence, energy and professionalism that elicited our utmost admiration. You always kept us apprised of the progression of negotiations with the insurance company's adjustor and we were impressed at your negotiating skills.

It is not an easy thing to get an insurance company to pay out nearly a million dollars, even with massive amounts of meticulously documented information, all of which you produced on an awe-inspiring scale. In fact, the day the payment was to be made, you personally went to the insurance company to pick up the check and when you discovered that they proposed a very low initial partial payment, you advised us to refuse it. You were then so effective in this further advice on how to proceed toward settlement that today, just a week later, we have in hand a check for the final financial settlement of our entire claim.

We consider you a consummate professional who obtains excellent results for his clients in a surprisingly short time, leaving both parties satisfied that the outcome is a fair one. We have no hesitation in recommending you without reservation.

Sincerely,


Seymour Blau
President