



HIDDEN DUNES COMMUNITY ASSOCIATION, INC.

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December 16, 1996

Dick Tutwiler
2203 N. Lois Avenue
Airport Executive Center
Suite 720
Tampa, FL 33607

Dear Mr. Tutwiler,

On behalf of the Board of Directors, the Management Staff and the owners at Hidden Dunes Community Association, Inc., you and your firm are to be commended for the highly productive insurance adjustment work performed for us in the wake of Hurricane Opal in 1995-1996.

As you know, the storm ripped through our community on October 4, 1995, causing significant property damage. Initially, we believed restoration could be handled through one of several resources available to us...insurance, FEMA and local bank loans. Then came the reality shock of an offer of \$1.2 million from our insurance carrier to supposedly cover more than \$4 million in damages.

That's when we turned to your expertise. Over the next 5-6 months, we were most impressed with your detailed inspections, analysis and aggressive negotiations that produced a final settlement of \$4.2 million.

Thanks to your professional work our community has now been restored for all of our owners and guests to enjoy without suffering major financial loss. Please convey our appreciation to all in your firm who supported this undertaking.

Sincerely,

William G. Kern
Board of Directors
Hidden Dunes Community Association, Inc.