



August 6, 1999

MR. SCOTT DAVIDSON
ADJUSTERS INTERNATIONAL
602 PARK POINT DRIVE
GOLDEN CO 80401

Dear Sir:

We would like you to know how pleased we were with the settlements for the property damages that you obtained for us in relation to our losses due to Hurricane Georges.

After discussing the matter with the Board of Directors and the residents of the Condominium, we decided to employ the services of Adjusters International, to present our case to the insurance company.

Hal Arnold, and the staff of Adjusters International had a well planned strategy which resulted in a highly organized claim. It was a pleasure working with Hal, in this case. His gentle manners, professionalism and knowledge of the insurance policy and negotiation skills brought us an ultimate settlement we originally expected.

We recommend, without reservation, the services of Hal Arnold and Adjusters International.

Sincerely,

Dr. Juan Montes, President
Board of Directors