

Asociacion de Condomines

Condominio Playa Azul II
Luquillo, PR 00773

November 10, 1999

Mr. Scott Davidson
Adjusters International
602 Park Point Drive Suite 206
Golden, Colorado 80401

Re: Hal Arnold

Dear Mr. Davidson:

The Board of Condominium Plaza Azul II would like to commend Mr. Hal Arnold for the extreme professional manner and expertise he displayed conducting the assessment of damage to property caused by Hurricane Georges to Plaza Azul II.

Mr. Arnold had to resolve claims and problems involving damages to the building and 208 Units. He never made those he dealt with feel defensive when they described damages suffered by the storm. He instilled a feeling of trust, that he was treating us fairly and he was looking out for our interests as well as those of the insurance company. During our association with Mr. Arnold, he exhibited a long list of noteworthy qualities:

- He was always on time or early for appointments.
- Worked long hours daily and weekends to be accommodating to everyone.
- Scheduled appointments at our convenience, rescheduling missed appointments without displaying annoyance.
- He exhibited a very polite and mannerly personality. He showed empathy, listened patiently and attentively to everyone.
- Conducted an in-depth evaluation of each apartment – taking measurements, pictures and notes.
- He was available and open to all for discussion to resolve differences.

At the conclusion of his assessment, Mr. Arnold spent one and one half days at the association's final meeting discussing the results of his findings and answering questions. The successful outcome of his hard work was evident by the smiles on the faces of the owners.

Dealing with Mr. Arnold left us with a satisfied feeling of a job well done by a very qualified, professional representative of your company. The Board thanks him for his outstanding performance. He is truly an asset to your company. We rate him a Perfect 10!

Sincerely,



Sonia Morano
President