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June 23, 1992.

Mr. Robert Beneke
Adjusters International
5454 La Sierra
Suite 202
Dallas TX 75231

VIA FEDERAL EXPRESS

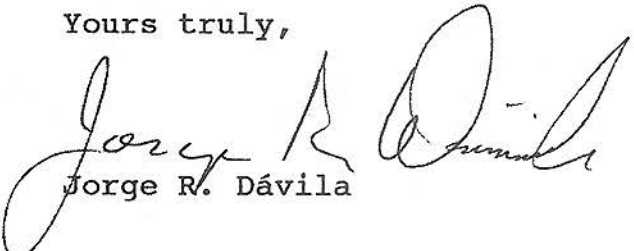
Re: Providencia Emanuelli vs.
Corporación Insular de Seguros
Civil No. KAP 91-0385 (908)

Dear Bob :

I am pleased to enclosed managers check number 057330 to the order of Adjusters International in the amount of \$ 9,600 which I received from Providencia Emanuelli in payment of your fees.

It was a pleasure working with you and Hal in this case. With your professionalism, knowledge and gentle manner you gave the insurance company a lesson in what adjusting a loss really is. I am sure Mrs. Emanuelli shares my opinion. I look forward to working with you in the future.

Yours truly,


Jorge R. Dávila

JRD/aa

Enclosure

xc: Mrs. Providencia Emanuelli