



June 1, 1999

Mr. Ronald Cuccaro
President
Basloe, Levin & Cuccaro, LTD./
Adjusters International
Postal Box 179
Utica, New York 13503-0179

Re: Fairways Homeowners Association

Dear Mr. Cuccaro:

The board of Directors has requested that I write this letter on behalf of the above captioned Association. Our message is clear: Mr. Richard Smith compiled and elaborated our insurance claim resulting from Hurricane Georges in an intelligent and diligent fashion. We know that the task was laborious and tedious but he never wavered in seeking all the information that would favor our position. His relentless emphasis on discovery and detail permitted us to be adequately compensated under the terms and conditions of the insurance policy. Be assured that we were at all times extremely pleased with Mr. Smith's efforts and good will in keeping us abreast of the status of the case. Should the claim not have been settled satisfactorily to us, we would have nonetheless been very appreciative of the way he handled every step of the process. We trust that we can contact your company in the future in case that another catastrophe affects our property and hopefully will be helpful in referring other claimants who are in need of professional assistance.

Once again, thank you for assigning Mr. Smith to our case and looking after our best interest.

Cordially,

Ramón M. Almonte