



Villa Cofresí HOTEL AND RESTAURANT

May 24, 1999

Mr. Gordon Scott
V.P. of Marketing
Adjusters International
252 Ponce de León
Hato Rey, Puerto Rico

Dear Mr. Scott:

We would like to thank Adjusters International, specifically Mr. Paul M. Migdal and Mr. Jim Warren for the excellent service provided to Rincón de la Villa, Inc. DBA Villa Cofresí Hotel during the last seven months.

Mr. Migdal and Mr. Warren were extremely professional and they knew exactly what they were doing. We realize it was not easy. It took a lot of hard work, long hours, canceled meetings, frustrations, long distance phone calls, more canceled meetings, sleepless nights, constant pressure from us, not to mention the cultural differences, but we are more than satisfied with the results. It was definitely worth the wait. We received more money than expected.

They handled all our requests in a timely fashion and represented us better than expected. We are very proud that we chose Adjusters International and even prouder that Paul and Jim handled our claim.

Best wishes for you and Adjusters International.

Sincerely,

Sandra Y. Caro
Co-Owner
Villa Cofresí Hotel and Restaurant