

**Mr. Nicholas of New York
7235 State Rd. 54
Hudson, Florida 34667**

January 5, 1999

Mr. Pasquale Cuccaro
Adjusters International
2803 W. Busch Blvd.
Suite 200
Tampa, Florida 33618

Re: The Leisure Beach Restaurant and Lounge & Mr. Nicholas of New York

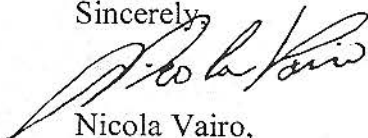
Dear Mr. Cuccaro,

Now that this matter has come to a conclusion I would like to express my gratitude and appreciation for all your efforts in the handling of my insurance claim.

As you well know I originally felt this process would be simple and that the insurance company was going to develop my claim, after retaining your services it became apparent that you had a lot of work ahead of you and within a short period of time you had my claim together and successfully settled. I believe without your involvement this process would have been lengthened and settled for a smaller amount than you secured. More importantly your knowledge and past experience were the reason for our success.

Once again I would like to thank you for your involvement and would recommend you to anyone who has an insurance claim. Please feel free to have anyone contact me at (727) 868-1322.

Sincerely,



Nicola Vairo,
Owner