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November 29, 1993

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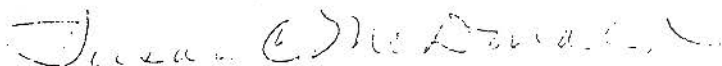
Dear Scott:

I wanted to write and comment about the excellent relationship that we have had with Adjusters International during their representation of Codec, Inc. and its three corporate subsidiaries as a result of damage sustained during Hurricane Andrew on August 24, 1992.

Initially, I thought that I could handle the settlement with the insurance companies; however, as I initiated that process it became very clear that we needed an expert. We interviewed several companies and chose Adjusters International because of its credentials, enthusiasm and energy in trying to reach a reasonable and quick solution to our problem so that reconstruction could begin. I found you and other representatives of your company very responsive which to me is extremely important when you are going through this type of situation. The client wants to know where it stands at all times. Furthermore, as I suspected, your dogged pursuit of the carrier resulted in a very favorable settlement to us on both Saga Bay and Saga Lake. Due to the favorable results achieved there may be sufficient monies remaining after reconstruction to bring the mortgage current for the period of time in which the buildings remained empty. This, of course, is the optimum situation.

I would not hesitate to recommend your company to anyone in need of an insurance adjustor. If you ever wish to have a potential client call me, I would be happy to talk directly to them.

Very truly yours,



Susan C. McDonald

SCM:se