

Lau Properties Inc.

P.O. Box 274007, Tampa, FL 33688
Telephone (813) 968 4613
Facsimile (813) 961 1768

April 16, 1997


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

Dear Pat

I would like to take a moment and express my level of satisfaction with your services. Your efforts were greatly appreciated from the beginning of my fire loss up through the period of restoration. You have demonstrated the knowledge and experience we were searching for.

I would recommend you as a loss consultant to any one that experiences a property loss.

Yours Sincerely,


*William Lau
President*