

Zelaya and Partners, P.A.

CORALIA J. RODRIGUEZ, ESQUIRE
MARIA A. ZELAYA, ESQUIRE

1441 N.W. NORTH RIVER DRIVE, MIAMI, FLORIDA 33125
TELEPHONE: (305) 324-4111 FAX: (305) 549-6411
LexLaw@BellSouth.net

July 5, 2001

VIA FIRST CLASS MAIL

Charles R. Tutwiler & Associates, Inc.
The Lincoln Center, Suite 986
5401 W. Kennedy Boulevard
Tampa, Florida 33609

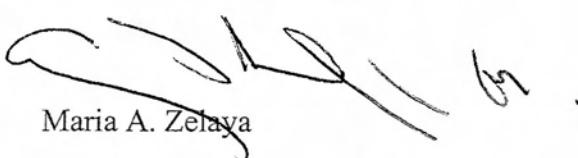
Re: Bluefields Investments, Inc. v. Hilb, Rogal and Hamilton Company of South Florida, f/k/a American Phoenix Corporation, T.I.G. Premier Insurance Company, Inc. and American Bankers Insurance Company of Florida

Dear Mr. Tutwiler,

Enclosed please find check number 2746 in the sum of \$6,000.00. The remaining balance will be forthcoming during the first week of August. Should this case continue to trial, we will be using your services as an expert witness. I would like to thank you in advance for the professional manner in which your firm has handled this matter.

Very truly yours,

ZELAYA & PARTNERS, P.A.


Maria A. Zelaya

MAZ/tp

cc: Bluefields Investments, Inc.