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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.