

HUB
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December 10, 1999

Mr. Richard Tutwiler
Charles R. Tutwiler & Associates, Inc.
The Lincoln Center--Suite #986
5401 W. Kennedy Boulevard
Tampa, Fl 33609

Dear Mr. Tutwiler:

If I knew you better, it would be a privilege to call you "Dick", however, since I'm only a recent client, I'll settle for using your cognomen--most respectfully.

This is an unsolicited testimonial that I hope is of some value to you and Michael Platts in your future business endeavors

My loss took place at my condo in Boca Raton during the hurricane of Oct. 15, 1999. I promptly called my Boston (old friend) and public adjuster, Bernard "Ben" Grosky, and he advised me that he, not being licensed to practice in Florida, couldn't help me directly but highly recommended you and your firm, who had represented him during his own Florida loss.

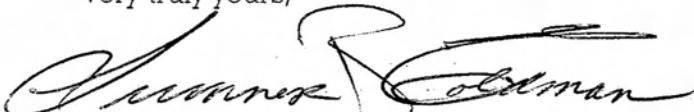
I contacted you on Oct. 19, 1999 and was impressed with your compassion and speedy professional approach. You assigned Mike Platts to my small (but not to me) insignificant loss case and he shortly flew from Tampa to Boca to represent me on site.

My contacts with Mike were frequent and comprehensive. He not only dealt with my home owners insurance (Southern Life), but their public adjuster (Totura) and my Condo association (Boca Lakes). I was always consulted as to my wishes and was most appreciative of Mike's wise counsel. He not only was my "adjuster", but also my loss "consultant" and his input was invaluable.

It was a pleasure to work with Mike. He was most knowledgeable, creative, understanding, patient, honorable and energetic--and he produced an excellent conclusion. I never before paid any representative their commission so willingly and deservedly. I was fortunate to have worked with this decent gentleman.

I am sure that Mike Platts will continue to be an asset to your firm and that you and Tutwiler Associates will continue to flourish.

Very truly yours,



Sumner R. Goldman
(one happy camper)

