



February 6, 1998

Charles R. Tutwiler & Associates
Public Insurance Adjusters
and Loss Consultants
2203 N. Lois Avenue, #720
Tampa, FL 33607

RE: Apartment Fire
Crown Income Properties of Florida
Courtyard Apartments
Temple Terrace, FL 33617

Dear Mr. Tutwiler:

I would like to take this opportunity to thank you and your staff for the excellent results achieved in the devastating fire that occurred to one of our apartment complexes in the Tampa Bay Area.

Shortly after this fire caused major damage to one of our buildings on this property, we were approached by several public adjusting firms offering to represent us in our claim for this loss.

Recognizing the need for professional help in a complex loss such as we experienced, I contacted my real estate partner in Boston who, through his other businesses, has connections with people in the insurance industry.

Following my partner's inquiries through his contacts your firm's name was given to him as the best qualified to handle our claim.

In conclusion, the recommendations given to my partner were well-founded as we were extremely pleased with the results, the attention to detail, and the professionalism your firm provided in achieving the quick settlement of this matter with our insurance carrier.

You are certainly free to use our real estate company as a reference with any new prospective clients inquiring as to the value of your profession and service.

Sincerely yours,

Manny Elkind
General Partner
Crown Income Properties
of Florida

Crown Income Properties of Florida Inc.
Crown Assets Management of Florida Inc.

2421 Teresa Circle-B, Tampa, Florida 33629 • Tel: (813) 251-0895 • Fax: (813) 254-6311