

Kings Park

GARDEN APARTMENTS

4025 NORTH FEDERAL HIGHWAY • OAKLAND PARK, FLORIDA 33308 • TELEPHONE : (954) 565-6681

November 15, 1999

Charles R. "Dick" Tutwiler, C.P.C.L.A.
Charles R. Tutwiler & Associates, Inc.
Public Adjusters & Loss Consultants
5401 W. Kennedy Boulevard, Suite 986
Tampa, FL 33609

Re: Fire Loss

Dear Mr. Tutwiler:

As President of Kings Park Condominium Association I would like to take this opportunity to thank you on behalf of the Board of Directors and our unit owners for your firm's excellent result in settling the claim for fire damages that destroyed 49 of our resident's units during the 1997 holiday season.

Prior to your involvement, the Association had listened to many people recommending different courses of action the Board should take in regard to the documentation, presentation, and negotiation of their claim. The process lasted approximately four months. It resulted in little, if any, progress in reaching a meeting of the minds with our insurance carrier.

Our association had been recommended to consult with the public insurance adjusting industry for help. After reviewing many proposals from public adjusting firms we felt your firm was best qualified to help us. Our Board then made the decision to have you represent us in this matter.

Shortly after your involvement we received a partial payment of over \$3,000,000.00. This allowed us to begin construction while the negotiation process was still underway.

After many meetings with our insurance company and its various representative and experts, you were able to settle our claim to our complete satisfaction for a total of \$4,951,703.71. This compares with the first offer from the insurance company of \$3,100,000.00 which would have been woefully inadequate.

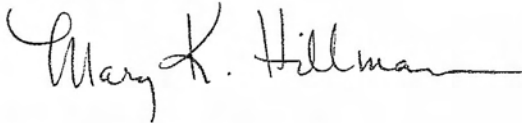
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In closing, we would highly recommend your firm to any any other association in need of the services that you offer. And, on behalf of our community, thank you for your excellent work.

Yours truly,

A handwritten signature in cursive script that reads "Mary K. Hillman". The signature is fluid and elegant, with a long horizontal flourish extending from the end of the name.

Mary K. Hillman, President