

**Raymond F. Newman, Jr.**  
ATTORNEY AT LAW  
150 Eglin Parkway, NE  
Fort Walton Beach, Florida 32548

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Telephone: (850) 664-2229  
Telecopier: (850) 244-2304

P.O. Box 1346  
Fort Walton Beach, FL 32549

September 19, 1997

Mr. Dale Sjoberg  
Charles R. Tutwiler & Associates, Inc.  
2203 North Lois Avenue  
Tampa, FL 33607

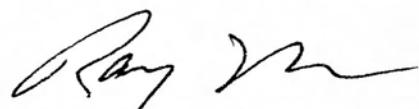
Re: Marina Cove Village Townhomes vs. Travelers Property Casualty

Dear Dale:

Enclosed is the Association's check to Charles R. Tutwiler & Associates, Inc. in the amount of \$80,710.42 as full settlement of the amount owed in the above matter.

We appreciate the excellent work done by you and Dick in this matter. It was a pleasure to work with you.

Best personal regards,



RAYMOND F. NEWMAN, JR.

RFN:pm

cc: Client