



STEINWAY
PIANO GALLERY

FROM BOB LUPTAK
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19 September 2005

TO: Mr. Joe Guimond, Public Adjuster
Charles R. Tutwiler & Associates, Inc.

Dear Joe:

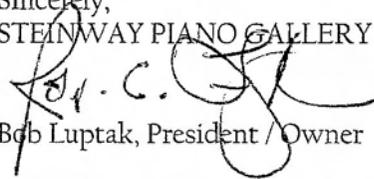
It has been a pleasure to work with you and your organization these last months in connection with our property damage and business interruption claims from damages caused by hurricane Frances.

I want to tell you how impressed I was with your on going follow up to detail in order to develop the written justification you sent to our carriers. A very professional and well prepared document which would been impossible for us to initiate. Certainly got their attention.

Thank you very much for your assistance and for the results. You have been a most valuable resource to my business. Be certain we will be back in touch if another unfortunate need arises.

My best to you and your music.

Sincerely,
STEINWAY PIANO GALLERY


Bob Luptak, President / Owner