

July 15, 1992

Mr. Dale V. Sjoberg
Charles R. Tutwiler & Associates, Inc.
2203 N. Lois Avenue, Suite 720
Tampa, FL 33607

Dear Mr. Sjoberg:

Enclosed is my check No. 131 in the amount of \$6,650.00
for your appraisal services.

My wife and I are very pleased with your work, and we would
be happy to recommend your services to any clients you
may wish to refer to us.

Thanks for your help in our efforts to resolve an ongoing
nightmare with the insurance company.

Sincerely,


Robert W. Gale

Encl.