



HIDDEN DUNES COMMUNITY ASSOCIATION, INC.

9815 Highway 98 West • Destin, FL 32541-4111  
(904) 654-1325 • FAX (904) 654-2870

December 16, 1996

Dick Tutwiler  
2203 N. Lois Avenue  
Airport Executive Center  
Suite 720  
Tampa, FL 33607

Dear Mr. Tutwiler,

On behalf of the Board of Directors, the Management Staff and the owners at Hidden Dunes Community Association, Inc., you and your firm are to be commended for the highly productive insurance adjustment work performed for us in the wake of Hurricane Opal in 1995-1996.

As you know, the storm ripped through our community on October 4, 1995, causing significant property damage. Initially, we believed restoration could be handled through one of several resources available to us...insurance, FEMA and local bank loans. Then came the reality shock of an offer of \$1.2 million from our insurance carrier to supposedly cover more than \$4 million in damages.

That's when we turned to your expertise. Over the next 5-6 months, we were most impressed with your detailed inspections, analysis and aggressive negotiations that produced a final settlement of \$4.2 million.

Thanks to your professional work our community has now been restored for all of our owners and guests to enjoy without suffering major financial loss. Please convey our appreciation to all in your firm who supported this undertaking.

Sincerely,

*William G. Kern*  
William G. Kern  
Board of Directors  
Hidden Dunes Community Association, Inc.