

James R. Patrick, Jr.
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March 28, 1989

Mr. Charles R. Tutwiler
5401 W. Kennedy
Suite 1080
Tampa, FL 33609

Dear Mr. Tutwiler,

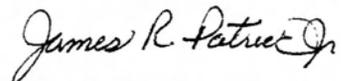
I just wanted to take some time to write you and express my gratitude for everything you did to help me recover from the insurance company for my fire loss.

When I was discharged from a two week stay in the hospital because of burns suffered in the fire, I was in no condition to negotiate with the insurance adjustor. If you and your service had not been available to me I would not have stood a chance trying to deal with them alone. Not only because I was not physically able, but also because what I did not know about dealing with the adjustor could have and would have been used against me to limit the amount I could recover. Your knowledge as a Public Adjustor, of the procedures and the tricks of the trade prevented them from taking advantage of me. In retrospect, I can say with confidence that, even if I had been in perfect condition, I still would not have been able to deal effectively with the insurance adjustor because of my lack of knowledge and experience in these matters. At every turn the insurance company tried to impede our progress toward a just settlement by frivolous claims and arguements. For every road block that was thrown up in front of us, you adeptly and effortlessly kicked aside with your knowledge of the statutes governing the industry in these matters.

Since the fire, I have rarely let an opportunity pass where I did not tell friends and acquaintances of the excellent, invaluable service you provided me. Your professionalism and competency in dealing with the insurance company on their level saved me untold hours of worry and uncertainty at a time when I could afford neither. In your hands I was absolutely confident everything would be handled without a hitch...and all this without my ever having to meet with the insurance company.

Again, thank you for everything you did to insure success in my recovery.

Sincerely



James R. Patrick, Jr.

JRP/pm