

SHELDON, RIBOTSKY & LEVINE, P.A.

CERTIFIED PUBLIC ACCOUNTANTS

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March 19, 1993

Mr. Charles R. Tutwiler
Charles R. Tutwiler and Associates, Inc.
2203 North Rose Avenue # 1120
Tampa, Florida 33607

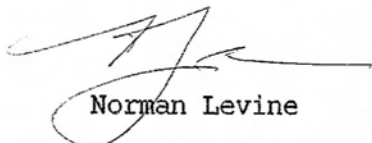
Dear Mr. Tutwiler,

I would like to take this opportunity on behalf of myself and my partners in expressing our gratitude for securing excellent settlements for our clients as a result of Hurricane Andrew.

Over the last twenty years our firm has had close relationships with other public adjusters but it is the consensus of Sheldon, Ribotsky & Levine P.A., that none are better than your firm. The compliments we have received from our clients makes us feel good, and we will certainly continue to recommend your firm in the future if the occasion should arise.

Again, thank you for your very professional demeanor and we hope to continue our relationship for many years to come.

Very truly yours,



Norman Levine

NL/clf