

ASOCIACION DE CONDOMINES

Villas de Playa II Dorado del Mar

Box 626

Dorado, Puerto Rico 00646

796-3375

Adjusters International
22 Elizabeth Street
Utica, New York 13501

december 26th., 1990.

To Whom It May Concern:

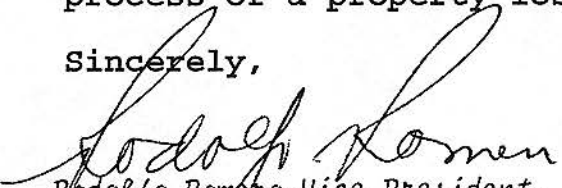
Our board of directors employed Adjusters International to document and settle our insurance claim resulting from the damages caused by Hurricane Hugo. On behalf of the board, I must say that this was the best decision we could have made.

Richard Smith and the staff of Adjusters International had a well planned strategy which resulted in a highly organized claim. This was no small feat when one considers that there were over 300 unit owners to contend with along with a complex asbestos problem.

Their professionalism and rapport with the insurance company enabled settlement of our claim in three months, much sooner than we had ever hoped. Their attention to detail, knowledge of the insurance policy, and negotiation skills brought us an ultimate settlement which was nearly \$2 million more than we originally expected.

I recommend, without reservation, the services of Richard Smith and Adjusters International to anyone facing the adjustment process of a property loss.

Sincerely,


Rodolfo Romero-Vice President,
Board of Directors, Villas de Playa II