

Condominio Marlin Tower II
Asociación de Condómines
Buzón ADM, Isla Verde Carolina, PR 00979

July 1, 1999

Mr. Scott Davidson
Adjusters International
Miami Bldg., Ashford Ave.
San Juan, Puerto Rico

Dear Scott:

On behalf of the Board of Directors of the Owners Association of Marlin Tower II Condominium I would like to express our appreciation for the excellent work you did as our independent adjuster and representative during the claim to the Insurance Company for damages suffered during Hurricane Georges.

The Association and the individual owners are very pleased with the amount of the settlement, which we consider very fair and mostly due to your expertise and ability to deal and negotiate with the Insurance Company. Everything during the claim ran smoothly and was very professionally conducted, from the estimator's initial visit to the property to the bottom line negotiations with the Insurance Company adjusters.

You can be sure that we will continue to retain your services should they be necessary in the future. We feel that we have become friends with everyone in your company and you can surely count on us as your friends in Puerto Rico.

Cordially yours,



Jorge Bird
Treasurer

cc Luis Gervitz, Esq.
President

April 24, 1990

To Whom it may Concern:

For over sixty years, Puerto Rico had not known the devastation caused by "Hurricane Hugo".

As President of the Board of Directors, of the Co-owners Association of Condominium Marlin Towers II, located in Isla Verde, Puerto Rico, I know there was little, if any, expertise on the Island to evaluate the damage caused by this storm.

After discussing the matter with other members of the Isla Verde Condominium Association, we decided to employ the services of an independent adjuster to present our case to the insurance company.

One month after the storm occurred we contracted Adjusters International, and they brought appraisers with the appropriate experience to analyze our damages and prepare our claim.

The fast and professional manner in which their staff performed their duties resulted in a most satisfactory resolution of our claim.

I pray that we do not have another disaster but if we do, I will call Adjusters International immediately.

Sincerely,



Miguel A. Burset
President, Board of Directors
Condominium Marlin Towers II
Isla Verde, Puerto Rico