



April 24, 1990

Dr. Eli Rojas
President
Board of Directors
Condominium Marbella del Caribe Este
Isla Verda, Puerto Rico

Dear Dr. Rojas:

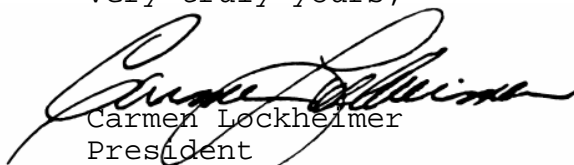
In November, 1989, Condominium Villas del Mar contracted Mr. Robert Beneke and his company, Adjusters International, Inc., to prepare and negotiate our insurance claim for damages caused by Hurricane Hugo. The decision of our board of directors was based on the realization that no one on our board of directors had the necessary expertise and knowledge regarding major property losses caused by hurricanes. The board of directors strongly felt that hiring an independent adjuster was the only way to ensure our condominium received all of the compensation we were entitled to from our insurance company.

Mr. Beneke and his staff have done an outstanding job of identifying all the damage to our communal areas and all the individual apartments in our condominium. It is very important to note that much of the damage which Adjusters International identified was not noticed by our co-owners, our maintenance staff or the insurance company adjuster.

Adjusters International has already submitted to our insurance company a detailed claim covering the damages to our communal areas and all the individual apartments. Based on the status of our negotiations with our insurance company we feel certain that we will receive compensation considerably higher than what the condominium would have received without the assistance of Mr. Beneke.

We highly recommend Mr. Robert Beneke and Adjusters International. The performance of their professional staff and technical experts have convinced our entire board of directors that our decision to hire an independent adjuster was truly in the best interests of all our co-owners. Please do not hesitate to contact me if we can be of any further assistance. My business telephone numbers are 749-9601 and 793-4331.

Very truly yours,


Carmen Lockheimer
President