





MAINSAIL OWNERS' ASSOCIATION, INC.

114 Mainsail Drive - Destin, Florida 32550

May 31, 2005

Mr. Ronald Cuccaro President, Adjusters International 6767 N. Wickham Road Melbourne, FL 32940

Dear Mr. Cuccaro

On behalf of Mainsail Condominium, I would like to state that without John Bonfiglioli's help we would not have been able to obtain the financial settlement that we received on our insurance claim as a result of damages we incurred from Hurricane Ivan. John handled our Hurricane Ivan claim in Destin, Florida in a superb manner, in my opinion.

The initial offer from Citizens Insurance Company, after our approximate deductible of XXXXX, was approximately XXXXX. Thanks to John's knowledge and tenacity, we received a final settlement after your fee and the deductible, in the amount of XXXXX. Your fee was money well spent, in my opinion. The settlement amount alone speaks volumes!

John handled the matter very professionally and kept us informed throughout the entire process. He spent numerous hours inspecting our buildings and negotiating with various Citizens adjusters. The settlement received greatly exceeded our expectations. As a result, our decision to hire your firm to handle our claim received accolades from our member. We also notified ResortQuest management of our satisfaction.

In summary, this letter can't justify our gratitude and praise of your firm. You should feel free to share my experience with prospective clients. We would be happy to recommend John and the quality of services of your firm to prospective clients. If we need your services again, we will certainly contact you. Thank you for a job well done.

Sincerely,

Jack Chumley

Mainsail General Manager