



April 29, 1998

Mr. Robert D. Reynolds
Morris & Reynolds Insurance
8925 S. W. 148th Street
Suite 207
Miami, Florida 33176-8000

Dear Mr. Reynolds,

I just want to take the time and effort to inform you that I had some conversations with Karen K. whom I believe is an employee of your company.

I live at The Greens of Emerald Hills, a development of 150 homes in Hollywood, Florida. It is my understanding that your company represents the insurance company that covers our property.

Our company deals with many insurance companies but the wonderful service and attention that I received from Karen regarding my flood insurance with my mortgage company necessitated my contacting you.

We have 30 people in our office here and I only hope that they have the ability, personality and intelligence that Karen possesses.

I have expressed my feelings with some of the Board of Directors of The Greens of Emerald Hills.

Sincerely,

Daniel Jacobs
President

DJ/kwj

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MORRIS & REYNOLDS, INC.