



**KARLIN DANIEL
& ASSOCIATES, INC.**

Collins, Brown & Caldwell

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April 21, 1993

TO WHOM IT MAY CONCERN:

Re: Karlin Daniel & Associates, Inc.

I have had the pleasure of being involved in two recent auction sales in Indian River County, Florida, for clients of mine, an ocean front property owned by The Beach Bank of Vero Beach, as Trustee; and the unsold lots at SeaView, an ocean front subdivision on the north beach.

Mr. Daniel and his staff are very thorough and have done an excellent job in creating interest in the subject matter of the auctions. The auctions were very well attended by informed bidders with Contracts resulting from the auctioneer's efforts.

Mr. Daniel and his staff are courteous and professional.

I would highly recommend Karlin Daniel & Associates, Inc., to those property owners who have decided that an auction is their best alternative for selling real estate.

Very truly yours,

WILLIAM W. CALDWELL

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