



# conner realty co. inc.

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May 11, 1990

Harvey M. Goodman, SPPA  
The Goodman-Gable-Gould Company  
Certified Public Adjusters  
133 Rollins Avenue, Ste. 1  
Rockville, MD 20852-4004

Re: The Beach Club at Montego Inn

Dear Harvey:

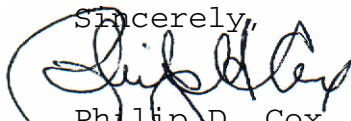
This note is in follow up to my telephone conversation with you whereby I passed along the gratitude of our company for the outstanding job Goodman-Gable-Gould did in assisting us towards a settlement after Hurricane Hugo.

Although we were initially skeptical about retaining a public adjusting firm, we soon learned that it was one of the wisest decisions we could have made. As you know, there was substantial damage to the building, the roof, and the furnishings. Your people were able to sort it out and make professional presentations to the proper adjusters in a minimum amount of time. Our early settlement has enabled us to return to normal operations while many similar properties may miss the important summer season.

Even though we were very pleased with the amount of the settlement you were successful in negotiating, we were equally pleased knowing that your expert handling of this complicated transaction freed up our staff so they could continue being productive in other areas.

Although we never want to endure another force as devastating as Hugo, you can rest assured that we will be contacting you once again should the occasion arise.

Sincerely,



Philip D. Cox  
Vice President