



**FIRST CHARLESTON  
ASSOCIATES, INC.**

COMMERCIAL & RESIDENTIAL REAL ESTATE

November 19, 1991

Mr. Tony D'Amico  
Goodman-Gable-Gould  
7400 Beaufont Springs Drive  
Suite 300  
Richmond, Virginia

Dear Tony:

When Hurricane Hugo struck, I was faced with a very tenuous situation. Not only did my personal condominium unit sustain a great deal of damage, but I also found myself charged with the responsibility to the association to handle the claim for the severely damaged complex.

After several meetings with representatives of the Travelers Insurance Company, I realized that the claims process was going to be much more complicated than I even imagined it would be. Not only was I dealing with very substantial damages but also two very complex insurance policies, i.e. the property policy and flood policy. Aside from this, I was confronted with an endless array of insurance company representative, i.e. adjusters, engineers, contractors, lawyers, accountants, cleaning companies, etc., etc., etc.

I soon became overwhelmed with the process and thought that it would be a good idea to at least hear what you had to offer.

After hearing your presentation and checking your references, I , with the support of the entire association, elected to engage The Goodman-Gable-Gould Company. In retrospect it was an extremely wise decision on our part.

Your evaluation of the loss and handling of the adjustment assured the reconstruction of the complex. In addition to this, you assisted us in recovering an income loss that I otherwise would never have known we were entitled to. You and Jim made many promises and assurances as to what our recovery would be. I can now unequivocally say that you delivered!

BROKERAGE  
LEASING  
ADVISORY & CONSULTING  
ASSET MANAGEMENT  
PROPERTY MANAGEMENT  
DEVELOPMENT SERVICES

The settlement that we received was substantially greater than our expectations and the fee was clearly cost effective. We have since rebuilt our community and we want to express our sincere appreciation to you and your company for your contribution to the process. Needless to say, we would not hesitate to recommend your firm to a victim of a disaster such as the one that we experienced.

Very truly yours,

A handwritten signature in black ink that reads "Hal Grayson". The signature is written in a cursive style with a large, prominent "H" and "G".

Hal Grayson

HG/bes

Cc: file