

EPSTEIN & ASSOCIATES REALTY, INC.

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COMMERCIAL AND
INVESTMENT PROPERTIES

MD, VA AND
WASHINGTON, DC

March 20, 2000

Mr. Lawrence Goodman
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

RE: Your File No. 57070-D
Fire Damage Claim on
631 Kenyon Street NW
Washington, DC

Dear Mr. Goodman:

I am pleased to acknowledge that today we received the settlement check from the insurance company regarding the above-referenced claim.

I offer you my sincere gratitude and thanks for representing our interests so diligently in this matter. This case was particularly difficult because of the adverse circumstance which confronted us, including a fire claim on an apparently vacant building and a recalcitrant property owner who subsequently lost the property at a foreclosure. Throughout the difficult process, however, you kept a clear focus on all of the tasks necessary to succeed. I thank you for your diligence and professionalism.

Although I hope that I will never have to file a casualty loss claim, I feel gratified knowing that if I am ever in this situation again, I can call upon you for immediate and professional assistance.

Very truly,

EPSTEIN & ASSOCIATES REALTY, INC.



Rob Epstein

RE:tdm