

JEROME J. PARKS COMPANIES

July 6, 1998

Mr. James R. Harper
Senior Adjuster
Goodman-Gable-Gould
Adjusters International
133 Rollins Avenue
Suite One
Rockville, MD 20852-4004

Re: Smoke Loss at 188 Main Street, Annapolis, Maryland

Dear Jim:

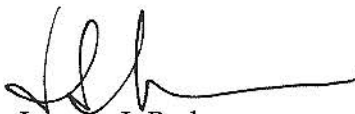
Thanks for a great job in handling our difficult smoke damage case at 188 Main Street, Annapolis, Maryland.

Your personal dealings with the tenants and immediate action saved a great deal of heartache from occurring.

The settlement was fair and was a win/win situation for the insurance company, our tenants, and ourselves.

Again, many thanks for the way this was handled. While I hope we do not need you in the future, if the occasion occurs, you can be sure you will hear from us.

Sincerely,



Jerome J. Parks
President

JJP/mlw