

CLOTHES'TIME

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August 4, 1993

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

Dear Mr. Goodman:

We want to express our sincere appreciation for the work performed by yourself and your staff on the financial results of the losses incurred to several of our stores due to Hurricane Andrew in August 1992.

The expertise that your firm exhibited during our initial discussions ensured our company that you would be able to achieve a more favorable settlement than we ever could and the results proved that. There was a minimum interruption to our organization while your staff gathered that appropriate information to process the losses which enabled us to concentrate on operating our business.

Your firm clearly showed a level of knowledge and skill that proved to us that the choice we made in securing your services was the correct one. Rest assured that should Clothestime require this type of service in the future, Adjusters International will be the company we call.

Sincerely,



Douglas L. Pereira
Corporate Controller

DP/bf

Doug/adjuster.ltr