

NORVIEW MARINA ASSOCIATES, INC.

610 Thimble Shoals Blvd.

Suite 101

Newport News, VA 23606

Ph: 757-873-3734 - Fax: 757-873-4896

February 2, 2000

Mr. Carl Lombardo
Goodman-Gable-Gould/Adjusters International
6 Reservoir Circle
Suite 202
Baltimore, MD 21208-1309

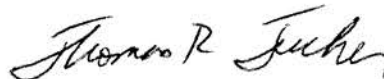
REF: Insurance Settlement

Dear Carl:

I would like to take this opportunity to thank you for your help in obtaining the recent settlement with our insurance carrier. Our claim was the result of damages to our facilities at Norview Marina which occurred on September 16, 1999 as a result of Hurricane Floyd. Your prompt professional handling of our claim resulted in a settlement which we feel is very satisfactory, and I would like to thank you and each of the members of your staff who worked on this claim for us. Your thorough knowledge of the construction process as well as the loss of income coverage was essential to our final settlement.

I would be happy to recommend your company's services to anyone in need of professional insurance claim management. Thank you once again.

Sincerely,



Thomas R. Tucker
President