

Louis and Lori Wilen

17101 MacDuff Avenue • Olney, Maryland 20832-2960

August 23, 1999

Mr. Lawrence Goodman
Goodman-Gable-Gould / Adjusters International
133 Rollins Avenue, Suite #1
Rockville, MD 20852-4004

Dear Mr. Goodman:

Repairs to my home following my devastating flood are nearly complete, and I can't thank you enough for handling my claim.

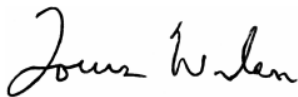
As you may recall, I was on vacation when a pipe broke. When I returned home, ceilings had fallen, kitchen cabinets were warped and peeling, carpeting was infested with mildew and shredding apart, and flooring was loose and peeling. Numerous personal items were also ruined.

Had I accepted my "Good Neighbor" insurance company's ridiculous settlement offer, I would have been left with a patched-up home with mismatched cabinets, a chronic mildew odor, and thousands of dollars of concealed damage that would have eventually needed repair at my own expense.

With your diligent work, my home is again in excellent condition. You and your construction experts identified numerous areas of damage that the State Farm adjuster overlooked. You ensured that I received all of the benefits that I was entitled to under my insurance policy, including items that I never even thought of myself. Moreover, my relationship with my insurance agent remains unscathed, and my insurance premium has not changed.

Thank you again for your diligent work.

Yours truly,



Louis Wilen