Ned Walsh Company, Realtor 4010 62nd Street Bethesda, Maryland 20816

March 7, 2000

Mr. James M. Wilson Senior Adjuster Goodman-Gable-Gould/Adjusters International 133 Rollins Avenue, Suite One Rockville, Maryland 20852

Dear Jim:

What initially looked like a very difficult period managing the repairs required at our apartment building after the fire last November was, by contrast, an orderly professional process to organize the bid to restore the property and negotiate with our insurance carrier. We feel our partnership's successful resolution of our claim was solely due to our introduction to your firm.

The evening of the fire we met your representatives at the site and, quite honestly, considered you a group of uninvited ambulance chasers and were prepared to dismiss the entire concept of a Public Adjuster. It only took us a few minutes to understand the important skills you brought to the problem with staff to not only secure the building but do it in an organized manner so we were able to retain the majority of my tenants. If the utilities had been shut off and the public areas boarded, few of the thirty residents that remained through the renovation would have stayed more than a couple days.

Your analysis of the costs to reconstruct was detailed and exhaustive and we credit you with providing the necessary exhibits and documentation to the insurance company's adjuster that led to a settlement that allowed us to complete the restoration with a surplus sufficient to extend the renovation into other areas of the building that suffered from deferred maintenance.

Your services of course come with a fee attached but I am available at anytime to speak with any of your potential new clients how this group was glad to pay a fair fee for your services, a commission that was earned and deserved. I can be reached during business hours at (301) 657-8100 extension 223.

Sincerely,

Ned Walsh

Ned Walsh, CPM