



September 30, 1992

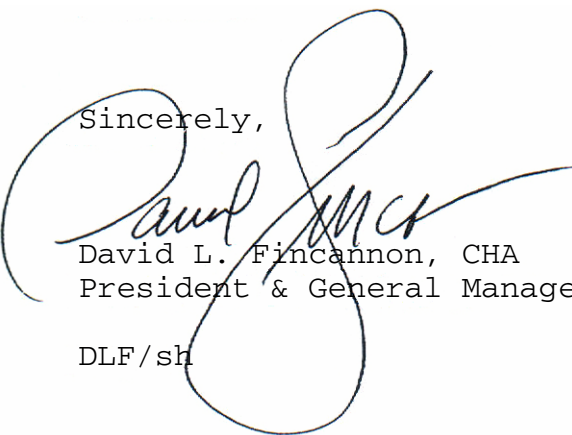
Carl Lombardo
Goodman-Gable-Gould
6 Reservoir Circle, Suite 202
Baltimore, Md. 21208-1309

Dear Carl;

Many thanks for the superb effort you put forth on behalf of The Princess Royale to settle our insurance claim for the January 4th coastal flood.

Your professionalism and attention to detail enabled us to receive a much larger settlement than we would have without your help. You and your staff relieved us of a great burden and I would be happy to recommend your services to anyone in a similar situation.

Sincerely,



David L. Fincannon, CHA
President & General Manager

DLF/sh