

BAY SHORE DEVELOPMENT CORPORATION
POST OFFICE BOX 572
OCEAN CITY, MARYLAND 21842

PHONE: (301) 289-9100

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

Dear Harvey:

I wish to take this opportunity to thank you and your staff for the excellent representation that you gave my company as a result of our claim following Hurricane Hugo.

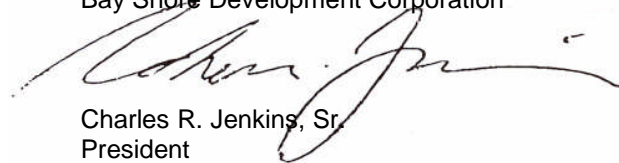
I am convinced that without the total expertise provided by your company we would have been unable to be totally compensated for the many unknowns that are beginning to show up some 6 months after the storm.

We feel that the fees incurred by our company, as a result of your work on our behalf, were negligible in light of the final settlement received from the insurance company.

Also, I wish to take this opportunity to thank you for your professional representation and to state that I would highly recommend your company for anyone seeking a speedy and just insurance settlement.

Yours truly,

Bay Shore Development Corporation

A handwritten signature in black ink, appearing to read "Charles R. Jenkins, Sr.", is written over the typed name and title.

Charles R. Jenkins, Sr.
President

CRJ/mmc