SWIDLER BERLIN SHEREFF FRIEDMAN, LLP

LEONARD A. MILLER PARTNER DIRECT DIAL 202-424-7524 The Washington Harbour 3000 K Street, NW, Suite 300 Washington, DC 20007-5116 Telephone (202) 424-7500 Fax (202) 424-7643 www.swidlaw.com

NEW YORK OFFICE THE CHRYSLER BUILDING 405 LEXINGTON AVENUE NEW YORK, NY 10174 (212) 973-0111 FAX (212) 891-9598

June 27, 2001

VIA REGULAR MAIL

Mr. Neal M. Charkatz Adjuster Goodman-Gable-Gould/Adjusters International 133 Rollins Avenue, Suite 1 Rockville, MD 20852-4004

Dear Neal:

I want to thank you for your assistance with regard to the claim for water damage at my home. As you probably know, even though I deal with insurance claims in my business, I decided against representing myself because of my emotional involvement concerning the damage to my property. I am very pleased that I chose your company and, in particular, I am very pleased with the service that you afforded me personally.

Neal, you made everything go smoothly and, I believe, you represented my interests well.

This is the second time I have used your company's services and I continue to be very impressed. I would be pleased to recommend your services to others.

Sincerely yours,

Leonard A. Miller