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July 15, 2003

Jeffrey Pence  
Goodman – Gable – Gould  
133 Rollins Avenue, Suite One  
Rockville, MD 20852-4004

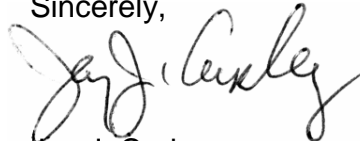
RE: Loss at Lake Jackson Drive, Manassas, VA

Dear Jeff,

Thank you for your prompt and highly successful settlement of the above described claim. If the claim needed to be litigated, I am sure you would have been an excellent expert witness.

All future property damage claims will be referred to you.

Sincerely,



Jay J. Curley

JJC/sgb

Enclosure