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July 17, 2001

Bob Lucurell
Goodman-Gable-Gould/Adjusters International
4765 One World Trade Center
New York, NY 10048

Re: 108 Owners Corp. & The Manhasset Condominium

Dear Bob:

We are the attorneys for 108 Owners Corp. and The Manhasset Condominium. Goodman-Gable-Gould/Adjusters International was retained by our clients in connection with a serious fire which occurred at the premises at 300 West 109th Street, New York, NY. The fire caused severe damage to the building and forced over seventy families from their homes. With your assistance, we reached a \$25,000,000 settlement of our insurance claims.

I am sure that the members of the Board of Directors of the Cooperative and the Condominium and the managing agent join me in expressing our satisfaction with the work you performed in connection with the fire and the insurance claim. Your services were essential in helping us understand the insurance issues involved, in preparing our claim against the insurance company, providing support in the struggle with the company after our claim was filed and generally, offering invaluable advice at every stage of this process.

I would not hesitate in recommending Goodman-Gable-Gould/Adjusters International and you, Harvey Goodman and your excellent staff under similar circumstances. You may of course use me as a reference at any time.

Sincerely,



Bob Hartman