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July 12, 2004

Mr. James S. Twaddel
Senior Adjuster
Goodman-Gable-Gould/Adjusters International
5821 Fairview Road
Suite 215
Charlotte, North Carolina 28209

Dear Jim:

I wanted to take just a moment to thank you and your company for helping us navigate the treacherous waters of insurance after we experienced major losses from Hurricane Isabel. Your hard work and dedication to detail, as well as those efforts from other members of your team, made my duties bearable.

The hurricane damage at our Hatteras Island Resort in Rodanthe, NC, was devastating. The hoops and hurdles we were made to go through by the insurance companies were extremely frustrating. Had we taken action ourselves, I do not feel that we would have received the same financial considerations that we finally ended up with.

I thank you again for your assistance.

Cordially,

Michael P. Marshall
President

MM/sv