

RST DEVELOPMENT, L.L.C.

September 3, 2002

Harvey M. Goodman
Karl L. Denison
Barry A. Flax
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue, Suite One
Rockville, Maryland 20850-4004

Dear Harvey, Karl and Barry:

Thank you for all of your great work over the years. Throughout Tidewater, Virginia, the Carolinas and Maryland, for many, many years GGG/AI has always come through for various Copeland family business entities when our shopping centers, warehouses, apartments or other properties have suffered damage. My father, brother, father-in-law, brother-in-law and sister-in-law and their respective families are all longtime satisfied clients of GGG/AI. As you know, Bobby Copeland is the toughest of taskmasters and he is the first to sing your praises.

Additionally, whenever I have called upon you for assistance with the political and charitable endeavors that I am involved with you are always the first to offer your support. Should we ever need emergency services, to measure damage and/or to negotiate with an insurance carrier our first call will be to GGG/AI.

I look forward to seeing you all again in the near future.

Very truly yours,



M. Scott Copeland