

RICHARD H. RUBIN
THE ADDISON CONDOMINIUMS
1400 SOUTH OCEAN BOULEVARD, N-505
BOCA RATON, FLORIDA 33432
407 391-7760

July 21, 2003

GOODMAN-GABLE-GOULD/
ADJUSTERS INTERNATIONAL
133 Rollins Avenue
Suite One
Rockville, MD 20852

RE: STORM LOSS – 10929 BELLS RIDGE DRIVE
POTOMAC, MD 20854

Gentlemen:

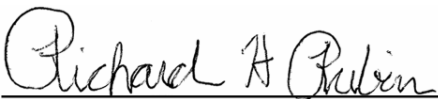
Enclosed please find my check representing payment in full for your services in the above captioned matter.

Please allow me to remark that the professional performance of Mike Schwartz, Neal Charkatz and Barry Flax, as well as their continual persistence in achieving interim payments leading to a more than satisfactory settlement, assures my future losses, if any, will be handled in all circumstances by these gentlemen and your firm.

If anyone needs assurances concerning your work, please ask them to call me.

Thanks again.

Cordially,

By: 

Richard H. Rubin

RHR/kas

Enclosure