

THE JBG COMPANIES

January 21, 2004

Mr. Harvey Goodman  
Goodman-Gable-Gould/Adjusters International  
133 Rollins Ave, Suite One  
Rockville, MD 20852

RE: Fishers Place Garage Collapse

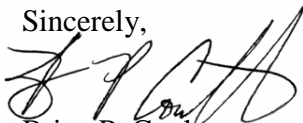
Dear Harvey,

On November 14, 2002 a section of a seven level precast concrete garage collapsed during construction, killing three workers and severely injuring a fourth. We were all stunned by this tragedy. As we organized our team to deal with the many competing demands of this event, it became clear that we needed guidance from someone who had experience in similar situations and access to the needed resources. Neither The JBG companies nor our contractor, James G. Davis Construction Corporation, had ever dealt with the complex insurance issues we faced.

I am writing today to thank you and commend you on the level of service you provided during this extremely difficult time. Your team's work was critical in assembling the claims, helping us develop proper proof of loss, and detailing and ensuring that all insured items were included in the claim. In addition, you were instrumental in negotiations with our insurance carrier and persuasive in overcoming the resistance we faced in securing the necessary insurance funds to rebuild the garage. You and your team were knowledgeable and helpful at every stage of the claim process, helping to educate us on insurance claim procedures.

Your expertise was invaluable in closing the claim quickly and effectively. I would recommend you and Goodman-Gable-Gould/Adjusters International without hesitation. Thank you again for all of your help.

Sincerely,



Brian P. Coulter