Hospitality Associates

John H. Smart II Managing General Partner

A Virginia General Partnership 2912 Hungary Spring Road Richmond, Virginia 23228 804-672-2000

July 20, 1991

Mr. Anthony J. D'Amico The Goodman-Gable-Gould Company 7400 Beaufont Springs Drive #300 Richmond, VA 23225

Dear Tony,

I'd like to thank you and your firm for your assistance in resolving the partnership's claim with the Continental Insurance Company. Despite the fact that we engaged your company late in the adjustment, we felt you did a great job of bringing this matter to an equitable settlement for us. You more than make up for your fee. I know you worked very hard on our behalf under very difficult conditions to achieve that settlement, so I'll have no hesitation in recommending your firm whenever the opportunity arises.

Sincerely,

HOSPITALITY ASSOCIATES

John H. Smart, II Managing General Partner

JHS/bwa

Cc: Harvey Goodman