



## INDIAN RIVER EXCHANGE PACKERS, INC.

7355 S.W. 9TH STREET VERO BEACH, FLORIDA 32968  
(772) 562-2252 • FAX (772) 569-7484

September 21, 2005

Mr. Randolph Goodman, SPPA  
Goodman, Gable, Gould/Adjusters International  
6 Reservoir Circle, Suite 202  
Baltimore, MD 21208-7310

Re: Final Settlement IREP/VPI

Dear Randy,

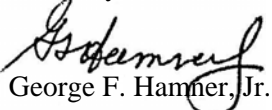
This letter is thank you and Jesse Forkner for the fine job you both did settling our company's insurance claim with Liberty Mutual.

Initially we were reluctant to hire and outside adjuster, thinking we could handle everything ourselves. Fortunately, we did not follow this course of action and hired Goodman-Gable-Gould/Adjusters International to assist us. Our decision was based on your initial presentation, the recommendation of several local businesses, and your willingness to structure your services to accommodate our needs.

Since our facility was basically "on the ground" and in a seasonal business, our initial concern was the Business Interruption coverage and how to retain our year round employees. We also assumed that the Property side of any claim would be fairly cut and dry. We soon found that no claim is cut and dry and your team of professionals successfully identified and developed models for loss of income, as well as, replacement cost for our equipment that allowed us to recover far more than we probably would have received had we tried to continue "on our own".

As you well know, the severity of both Hurricane Francis and Hurricane Jeanne created a very traumatic situation for us. Your support and advice throughout the year helped immensely in calming frayed nerves and reassuring everyone that our recovery was eminent. Again thank you and all of the members of your team for the time and effort expended on our behalf.

Sincerely,

  
George F. Hammer, Jr.  
President