



April 1, 2003

Mr. Barry A. Flax
Mr. Barry Goodman
Goodman-Gable Gould/Adjusters International
133 Rollins Avenue, Suite 1
Rockville, MD 20852

Gentlemen:

In November 2002, a water-main break occurred under the street adjacent to our office building at 19 E. Fayette Street in Baltimore, MD causing major flooding in the basement and sub-basement. This emergency provoked an emergency stop of all elevators, sounding of the fire alarm, and substantial water damage in the basement of our building.

It became necessary to remove partial drywall, tile flooring, and carpet in the sub-basement to prevent further damage. The electrical and HVAC equipment room in the basement also suffered partial damage due to a standing water level of 2-6 inches in some areas.

We retained Goodman-Gable-Gould/Adjusters International as public adjusters to assist us with the insurance settlement. Throughout the process, the team at Goodman-Gable Gould was extremely professional and thorough with all aspects of the insurance settlement. They informed us of the case status regularly and were able to obtain a settlement that we believed to be fair and accurate. We were dealing with a variety of experts from the insurance company and it was reassuring to know that we had experts in our corner as well.

Thank you for all your assistance.

Sincerely Yours,

A handwritten signature in black ink, appearing to read 'Bryan Becker', written in a cursive style.

Bryan Becker
Asset Manager