

*Scott and Kelly Welch
12112 Drews Court
Potomac, MD 20854*

December 16, 2002

Mr. Harvey M. Goodman
Goodman-Gable-Gold / Adjusters International
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

Dear Harvey:

Kelly and I wanted to send you this note to express our thanks for the fantastic work you and your firm did for us this past summer, after our basement flooded.

Your expertise, responsiveness, service, and attention to detail turned what could have been a very unpleasant situation into a much more manageable one. When we learned the basement had flooded, our initial thoughts were, "Oh no, there goes the next several weeks – we will be spending all our time on the phone, filling out forms, fighting the insurance company, etc."

Instead, we placed one phone call to you, and from that point on you took care of everything. What a relief. Kelly and I are both in service industries, and know full well that responsiveness, anticipation of needs, and polite, professional attention to detail are the cornerstones to a successful business. This describes "to a T" the service we received from you and your colleagues.

We can't thank you enough for your patience and hard work. You made our lives easier, and hope -- beg -- that you will use us as references with future potential clients. We will gladly sing your praises -- you all did a fantastic job.

Thanks, and all the best,


Scott Welch