



July 29, 2008

Mr. Timoth Pegelow
Goodman-Gable-Gould
Adjusters International
128 South Tryon Street, Suite 1955
Charlotte, NC 28202

Re: The Market at Southaven Shopping Center
Southaven, MS

Dear Tim:

This is to thank you and your team of consultants for a job well done in regard to settling our claim on the referenced property after the loss sustained by a Tornado earlier this year. This is the first time that we have worked with an independent adjuster, but we were concerned about the loss being approximately 300 miles from our office and for the complexity of the claim. As you know, the shopping center had substantial damage, with approximately half needing to be replaced. The worst hit area of the center was unoccupied without much promise for being leased as the space was configured, therefore, we were hesitant to reconstruct. You were successful in obtaining the maximum allowable loss with the least depreciation in the event that we don't fully reconstruct the center.

I am confident that I made the right decision to retain Goodman-Gable-Gould/Adjusters International to represent the owner in the loss. The loss did not consume my time to try to handle personally, and I'm certain that our net claim exceeds what we would have received had we not had you working on our behalf.

In the event that we are faced with any similar losses in the future, I would not hesitate to give you a call.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Gene Carothers', written in a cursive style.

Gene Carothers, CCIM