



Prudential Asset Resources
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November 18, 2008

Mr. Barry A. Flax
Mr. James R. Harper
Goodman-Gable-Gould/Adjusters International
10110 Molecular Drive Suite #300
Rockville, Maryland 20850

Re: Hurricane Heroes

Dear Barry and Jim:

Thank you for allowing me to express my gratitude and to personally recommend your company. I feel as if we have been partners since 2005, when Hurricane Katrina hit the coastal shorelines of Louisiana, Mississippi and parts of Texas. We contracted your services for not just a "bird's eye view" but you were on the ground as our eyes and ears in our portfolio evaluation. We were not having to guess was it wind or flood we had pictures.

As 2008 Hurricanes emerged first Dolly, Gustav and Ike approaching, I appreciate the fact Barry reached out to me and we secured and reserved your services prior to Ike hitting. Your team was on the ground and into places submitting pictures and reports back to me prior to us even getting calls backs from adjusters.

Two short stories I would like to share. Your team was in Galveston "boots on ground" within less than 48 hours with pictures and reports already back to me. By day 4 of Hurricane Ike I received a voice mail from an adjuster from a company I will not name. "Ms. Massenburg, this is xxx with xxxx, we have your initial claim report on the property, and it will probably be a week or two before we are allowed in to Galveston to even survey the damage, but please consider this our first response call to you and we will be in touch. On by the way, here's my email, (no phone number left)". It was with such pride that I had caller id and I re-dialed the phone and advised the adjuster my (I like to refer to you guys) as "my" guys are already at the property and I have pictures if he would like I will be happy to provide via email.

Second story, is we were able to provide information to many of our customers and owners that did not have a way to get into the property to know the condition and in many cases we were like "heroes" to them and we were able to say "yes it is bad in places, but your property is standing and looks amazing, let me forward you some photos". It is because of this I reference the subject line of my letter as "Hurricane Heroes".

Again, thank you for your services and it very nice to know we have such a great extended partner to guide us through difficult times.

Sincerely,

Nancy Massenburg

Nancy Massenburg
Director of Insurance