



LERNER

January 25, 2010

Mr. Harvey Goodman
Mr. James Harper ✓
Goodman-Gable-Gould/Adjusters International
10110 Molecular Drive,
Suite 300
Rockville, MD 20850

Dear Harvey and Jim,

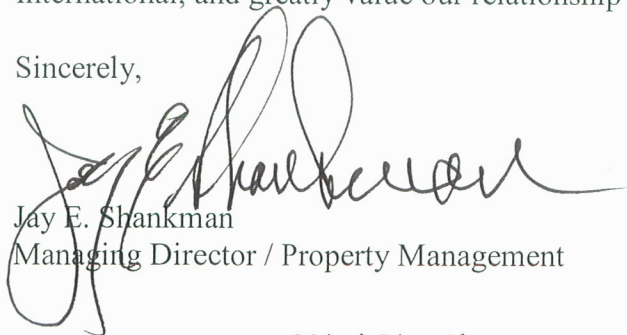
I wanted to take a moment to thank you for your repeated excellent claims adjusting services provided to Lerner Enterprises over the last few years. With our large and diverse real estate portfolio we inevitably experience claims resulting from fires, pipe bursts, and wind damage. In addition, we experience the periodic "out of the norm" claim, such as a builders risk claim during construction of an office building, or an issue with concrete collapsing from the facade of an office building.

When we have a incident your team is always available, day or night, weekday or weekend, and can be reached immediately. Once contacted you move swiftly into action, to help us with whatever emergency services may be needed (water extraction, board-up, fencing, etc) which are important in mitigating our damages. You are always familiar with the insurance carrier adjuster, and the myriad of experts that they engage to measure the loss. Your ability to understand and navigate our policy language and to negotiate skillfully with the insurance carrier and their hired experts has been a tremendous benefit to Lerner.

Securing appropriate payment on insurance claims is not an easy task, but your persistence and tenacity on our behalf is always appreciated. We know that GGG/AI is a Lerner advocate, and your adjusters always keep us thoroughly apprised on progress of the claim. Our management team is able to focus on our daily responsibilities knowing that our claims are in good hands with GGG/AI. We also appreciate that you have provided the same excellent service and successful results to various Lerner personnel when they have had damage incidents at their personal residences.

I sincerely appreciate the repeated, excellent work of Goodman-Gable-Gould/Adjusters International, and greatly value our relationship with your firm.

Sincerely,



Jay E. Shankman
Managing Director / Property Management

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