

HARBOND ASSOCIATES LIMITED PARTNERSHIP

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February 23, 2000

Mr. James Harper
Mr. Barry Flax
Mr. Andy Gorelick
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue, Suite 1
Rockville, Maryland 20850

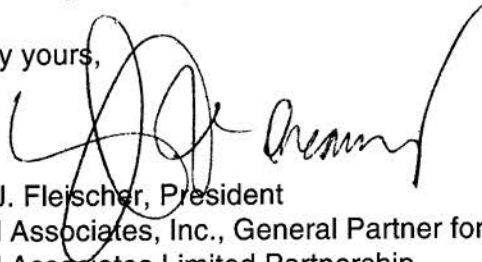
Gentlemen:

As you well know, I was initially unsure of retaining your firm after our devastating fire at the Harford Village North Apartments. After hearing from so many of your satisfied clients, meeting with you and discussing the concept with our accountant and lawyer, we came to believe that your services would be of great value to our firm. Our instincts certainly turned out to be correct!

Initially you clarified questions that we had about our coverage and set forward a path that would lead us to great results. Everybody from your organization was diligent with regard to the timeliness of their work and their follow-up in communicating with our staff. Working with GGG/AI saved our staff a tremendous amount of man-hours that would have otherwise been spent dealing with the numerous seasoned experts hired by the insurance carrier. Your detailed measurement of every aspect of our loss allowed us to meet our obligation to prepare and present our claim. Your documentation justified claim payments.

Your results were excellent and provided for an expeditious and substantial recovery. Should we or any other firm that we know suffer from a property damage loss, we will know to immediately contact GGG/AI. Thank you again for your tremendous efforts on our behalf.

Very truly yours,



William J. Fleischer, President
Harbond Associates, Inc., General Partner for
Harbond Associates Limited Partnership

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