HOLLAND PROPERTIES, INC.

Mr. Jim Harper Mr. Randy Goodman Goodman-Gable-Gould/Adjusters International 3903 Naylors Lane Baltimore, MD 21208

RE: Explosion and Fire Damage, Lakeside Shopping Center, Columbia, Maryland

Dear Jim and Randy,

I am writing to you on behalf of our entire organization to thank you immensely for the success the entire Goodman-Gable-Gould/Adjusters International (GGG/AI) team achieved on our behalf in reaching a most favorable resolution on all aspects of our property and income claims in the above-referenced matter.

Shortly after the devastating explosion - fire incident we were hesitant to engage your firm to represent us in the adjustment of our claims. Fortunately, we reconsidered based upon the many recommendations we received about GGG/AI from several of your previous clients. The key to us deciding to engage you was the outstanding review of your work from the David S. Brown Company, as they described the excellent results secured by GGG for them, on numerous property loss adjustments over many years. Those who spoke highly of you were certainly accurate with regard to your professionalism, thoroughness, and dedication to your clients.

The constant coordination of the myriad of moving parts on our claim alone was most challenging, and your team handled it seamlessly and with focused organization. There were so many professionals involved in analyzing the substantial damage to our Center and the related business interruption losses, including but not limited to conflicting structural, mechanical, electrical and geotechnical engineers, building consultants, sub-contractors, code compliance officials, forensic accountants, and adjusters, representing respectively our interests or, in the alternative, the interests of Cincinnati Insurance Company, who underwrote our policy.

Throughout the adjustment process you kept us fully informed on loss measurement issues and coverage components and the appropriate application of important policy provisions, in order for us to obtain all of the benefits that were potentially available to us. Aaron Parker, CPA, of Rollins Accounting & Inventory Services, Inc., your sister forensic accounting firm, provided detailed schedules of projected losses for our business income losses, and our incurred and anticipated extra expenses, which put us in a favorable position to reach a global settlement with Cincinnati. Ed Cameron of Atlantic Estimating LLC, your building consultant, was integral in the development of the scope of repair and associated construction costs that were critical to obtaining the proceeds necessary to affect the appropriate and needed building structure repairs.

We were also impressed with your frequent participation on many telephone calls with our outside counsel, to discuss numerous issues that impacted our insurance recovery and other important business decisions that we needed to make, in addition to your input into the successful negotiation of a subrogation agreement with Cincinnati.

Without question, one of our best decisions post-loss was to engage GGG/AI to quarterback our claims. You are true professionals who are committed to achieving the best possible outcomes for your clients. Thank you again for all of your outstanding efforts on our behalf.

Very Truly Yours,

Roger Holland