

AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P.

ATTORNEYS AT LAW

AUSTIN
BRUSSELS
DALLAS
HOUSTON
LONDON
LOS ANGELES
MOSCOW
NEW YORK
PHILADELPHIA
SAN ANTONIO
WASHINGTON, D.C.

A REGISTERED LIMITED LIABILITY PARTNERSHIP
INCLUDING PROFESSIONAL CORPORATIONS
1333 NEW HAMPSHIRE AVENUE, N.W.
SUITE 400
WASHINGTON, DC 20036
(202) 887-4000
FAX (202) 887-4288
www.akingump.com

RIYADH – IN AFFILIATION WITH
LAW OFFICE OF ABDULAZIZ H. FAHAD

WRITER'S DIRECT DIAL NUMBER 887-4160
WRITER'S E-MAIL ADDRESS esegal@akingump.com

November 10, 1999

Harvey Goodman
Barry Flax
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue
Suite One
Rockville, Maryland 20852-4004

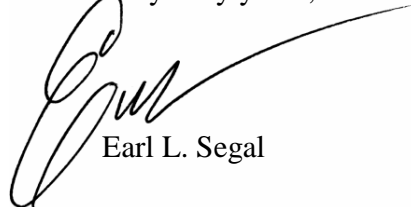
Gentlemen:

Now that we have concluded the resolution of the claims made as a result of the fire at our client's property, I wanted to take the opportunity to thank you for all of your efforts. I am certain that without the assistance of your organization, our client would not have received as good a result as it did.

In times of production oriented service providers, it is refreshing to find someone who handled a matter with the professionalism, patience, competence and confidentiality that you brought to our client's needs. Though I hope that none of my clients ever have the necessity to require your services again, I have been in this business long enough to know that misfortune finds everyone on occasion, and being able to refer you to a client in need gives me the ability to provide them with expert guidance at a time when they need it the most.

Best regards.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Earl L. Segal', with a long, sweeping underline that extends to the right.

Earl L. Segal

ELS/sb