

L & L INVESTMENTS

February 4, 2000

Mr. Barry Flax
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue
Suite One
Rockville, Maryland 20850-4004

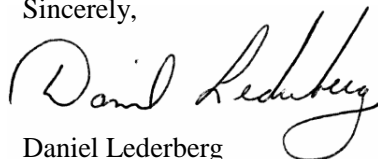
Re: Osborne Shopping Center

Dear Barry:

I wanted to take a moment to let you know how pleased we were with the service which we received from your company. It was so much more pleasant to receive a fair recovery for our loss without having to engage in shouting matches with our insurance carrier's adjuster and hand-picked contractor. Similarly, by using Rolyn Construction to rebuild the damaged store I was able to get the job done quickly and efficiently without having to tie up any of my own resources doing the work. While I hope not to have need for your services any time in the near future, I can say that should such a situation arise I will definitely be making use of your company.

Please feel free to offer my name as a reference for any of your prospective clients.

Sincerely,

A handwritten signature in cursive script that reads "Daniel Lederberg". The signature is written in black ink and is positioned above the printed name.

Daniel Lederberg
for Osborne Shopping Center