

MENDOZA'S INTERNATIONAL FOODS

9311 Granby Street * Norfolk, Virginia * 23503 * (757) 588-0797

August 25, 1999

Mr. Randy Coles
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue Suite One
Rockville, Maryland 20853-4004

Dear Mr. Coles:

I am writing on behalf of my parents in appreciation of the fantastic service you and your company provided my family when our family business caught on fire earlier this year.

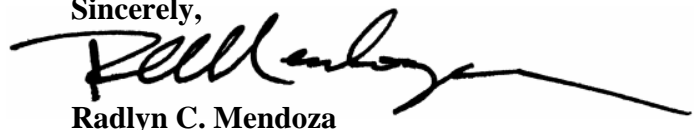
Frankly, we hadn't even heard of public adjusters before the fire, and were unsure of whether your services would be needed. We also didn't know whether our loss was even big enough to bother with a public adjuster.

You were kind and helpful enough to come to our home and explain the process to our family. We had no idea of the work involved in making and settling an insurance claim, and you assured us that Goodman-Gable-Gould/Adjusters International would take care of everything --- from taking inventory to calculating our loss of business income. You and your company did all of this and more and I believe, as does my family, that we never would have received as much as we did had it not been for your company's services. We wouldn't even have known where to begin.

Finally, I have to thank you for always letting my family know what was going on during the whole process. I am certain our claim was not the largest claim you've ever dealt with, but you treated us like it was just as important as a million dollar claim.

Please use this letter and copies of it whenever you see fit. For those who have to deal with an unexpected tragedy like my family did, I highly recommend your company's services to make the best out of a bad situation.

Sincerely,



Radlyn C. Mendoza