



October 21, 1999

Mr. Harvey M. Goodman, President
Mr. Barry A. Flax, National Loss Coordinator
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue, Suite 1
Rockville, Maryland 20852

Dear Harvey and Barry:

On behalf of my entire firm, I thank you and your colleagues for the tremendous work Goodman-Gable-Gould/Adjusters International (GGG/AI) performed as our advocate after seven of our hotel facilities, our restaurant/bar, our time-share lodging executive "showroom," and our headquarters office building were extensively damaged by Hurricane Bonnie in August of 1998.

The comprehensive capabilities of your organization were imperative to allowing us to get our feet back on the ground. I cannot think of one area where your group was not of great assistance. You assisted with the mitigation of damages and the quick/temporary opening of our restaurant for a holiday weekend, the initial drying of several hundred hotel rooms, the detailed evaluation of thousands of sets of case goods in room after room, the extensive business income and extra expense analysis and the reconstruction of our facilities in accordance with policy provisions.

The persistence of the GGG/AI team as our advocate allowed us to work through the maze of paperwork required by the carrier and to expedite resolution of our claim. GGG/AI personnel were always available to meet with my staff, whether it was during business hours, late at night, or at any time during any weekend. On every occasion that the insurance company brought in an additional "expert" to minimize our claim and drag the claim process out, you countered with a GGG/AI professional who was more than able to level the playing field for us.

Should we ever have any incident of property damage at any of our facilities in the future, our first call will be to Goodman-Gable-Gould/Adjusters International.

Best regards,


Bruce L. Thompson
President

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**Professional Hospitality
RESOURCES INC.**
Management & Marketing for the Hotel Industry

September 16, 1999

Wayne E. McLeskey
McLeskey and Associates
2859 Virginia Beach Boulevard, #106
Virginia Beach, VA 23452

Chuck Guthrie
Lynnhaven Marine-Boatel
2150 W. Great Neck Road
Virginia Beach, VA 23451

Dear Wayne and Chuck:

I am sorry to hear of the recent catastrophe that you experienced at the Lynnhaven Dry Storage. I am sure it has been both a disappointment and an aggravation for each of you, and if there is any way at all that I can ever be of any assistance, please do not hesitate to call. Having experienced a similar catastrophe, I certainly can empathize.

As you may be aware, last year I suffered approximately \$26 million worth of damage to various hotel properties that we own and/or operate on the oceanfront in Virginia Beach. The insurance companies initially attempted to settle with me at somewhere in the vicinity of \$3 to \$5 million. I hired the nationally famous public adjusting firm Goodman-Gable-Gould/Adjusters International, 133 Rollins Avenue, Suite One, Rockville, MD 20852, 310-881-9230. At the end of our negotiations with the insurance company, we ended up settling for approximately \$26 million. I credit Mr. Harvey Goodman and his staff for the success that we experienced relative thereto.

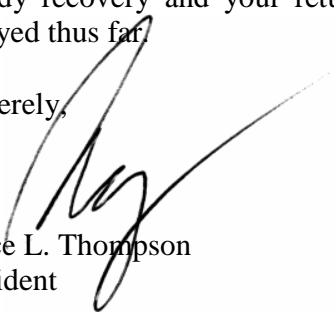
More recently, the City of Virginia, building their sea wall project, damaged the foundation of the hotel that we own (the Tradewinds Hotel) at 16th Street and the oceanfront. The City and the insurance company initially attempted to settle this claim for approximately \$1 million. Once again I contacted the public adjustment firm of Goodman-Gable-Gould/Adjusters International and they, along with their experts (they have insurance experts in the fields of building, contents, and loss of revenue), instantly moved the City and insurance company's response to approximately \$2 million and are still negotiating on our behalf for an additional million dollars.

I suspect what I am attempting to say is that in dealing with a catastrophic insurance loss, insurance companies have experts that attempt to negotiate the insurance policy against

your and your attorney's limited knowledge of both the documents and the law relative thereto. Goodman-Gable-Gould/Adjusters International and their expert staff quickly resolved many of the issues that are unclear to me as well as represented my interest to the point that I completely withdrew from all negotiations and allowed them to take the lead. I am only advising you of their expertise in this regard as a result of my personal experience and not at any request on their behalf. I would, however, upon request be happy to recommend them, particularly the president of the company, Harvey Goodman, to anyone who has experienced catastrophic loss.

If you attempt to discuss this matter with them, I can assist you in any issue, particularly as it relates to fees. Please do not hesitate to call upon me. Once again, I wish you a speedy recovery and your return to operating the successful enterprise that you have enjoyed thus far.

Sincerely,



Bruce L. Thompson
President

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