STANLEY MARTIN COMPANIES, INC.

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October 23, 2000

Mr. Harvey M. Goodman, President Goodman-Gable-Gould/Adjusters International Professional Loss Consultants 133 Rollins Avenue, Suite One Rockville, MD 20852-4004

Dear Harvey:

I just wanted to send a brief note to let you know how happy we are with the service that your firm provided us. As you may remember, when we were referred to you we were not familiar with the types of services that your firm provides. It was very fortunate that our insurance agent recommended you to us.

Being in the construction business, our first inclination after the fire was to proceed as quickly as possible with the demolition and reconstruction. Without your help, we would have been faced with the choice of waiting for weeks for the insurance carrier to make a decision, versus acting immediately and perhaps jeopardizing our policy rights. Your firm was able to step in immediately and expediently negotiate the right to begin the demolition work. More importantly, your firm took complete control of the interactions with the insurance carrier, such that our key managers could avoid significant distractions. This was extremely valuable, as our managers could stay focused on profit producing activities.

Thank you again for your firm's high level of service and expertise to help us navigate through this critical event.

Sincerely,

Steven B. Alloy President

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