

United Dominion
REALTY TRUST

November 10, 1995

Mr. Harvey M. Goodman
Mr. Karl L. Denison
The Goodman Gable Gould Company
133 Rollins Avenue, Suite One
Rockville, Maryland 20852

Gentlemen:

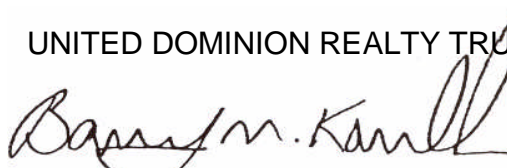
I wanted to write both of you this letter and thank you for the quality service and professional representation you have given United Dominion Realty Trust since our relationship began earlier this year.

Needless to say, when you own over 33,000 apartment units, your chances for a fire, flood, hurricane, tornado or other disaster is increased and your company has handled almost ten insurance loss situations for us in the last nine month,s all over the Southeast in a very impressive manner. Your company has proved the need for independent adjusters to represent property owners because our associates in the field do not have the proper knowledge of insurance coverages/procedures and, frankly, they do not need to spend their time handling these situations. Their job is to lease, collect rent and provide excellent service to our apartment residents and customers.

Once again, many thanks and if you would like to use United Dominion as a reference, please do.

Sincerely,

UNITED DOMINION REALTY TRUST



Barry M. Kornblau
Senior Vice President

BMK/ab