

Law Offices

## HOLLAND & KNIGHT LLP

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December 18, 2002

Mr. Pat Cuccaro  
Goodman-Gable-Gould/Adjusters International  
6767 N. Wickham Road, Suite 400  
Melbourne, FL 32940

**Re: Insured: Charles L. Nelson Revocable Trust  
d/b/a Shopper's World  
Fire Loss: October 4, 2001**

Dear Pat:

I want to take this opportunity to thank you for the assistance which you gave me in settling my fire insurance claim at Shopper's World.

Shortly after experiencing our loss, I received a settlement check from Allstate Insurance Company. At about the same time I was contacted by you and your company to assist me in adjusting this claim. At first I was very reluctant to engage your services because I was operating under the incorrect assumption that I could handle this matter myself.

After reviewing the amount offered by Allstate and our insurance policies with you, you correctly advised me that the amount being offered to settle the claim was far less than what I was entitled to under the terms and conditions of our insurance policy.

I was particularly impressed with your detailed evaluation of the costs of replacement of the building and your persistent negotiations with Allstate's adjusters. Also, it was wise counsel for you to advise me to settle most of the claim leaving the disputed issues to be settled later.

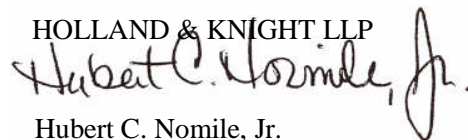
Most importantly, the final settlement of our claim was nearly double the original amount offered by Allstate. Without your expertise in both valuating the loss and adjusting the claim with Allstate, I am confident that I would have settled this loss for considerably less than our final settlement.

Again, I want to thank you for your valuable assistance. I have already recommended that others use your service; and although no one anticipates a loss, if one occurs in the future you will be the first person I call.

With kind regards, I remain

Very truly yours,

HOLLAND & KNIGHT LLP



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