April 21, 2003

Mr. Barry A. Flax Goodman-Gable Gould 133 Rollins Avenue Rockville, MD 20852

Re: La Plata Shopping Center

Dear Barry:

On April 28, the La Plata Shopping Center was severely damaged by what was reported to be the worst tornado that has ever touched down in the State of Maryland. In the town of La Plata, 41 single family homes, six apartments buildings, 48 commercial structures, a school and a water tower were totally destroyed and another 430 buildings were severely damaged. 75% of the town's central business district was left in ruins.

The damage to the shopping center consisted of: rear wall of Safeway demolished; all storefront glass broken; roofs over CVS and bank destroyed necessitating replacement; six light poles and pylon sign destroyed; and all roof top mechanical equipment rendered unusable. The entire center was condemned by the Town of La Plata and merchants were prohibited from operating until repairs were made.

Your professional team of construction consultants, insurance adjusters and accountants stepped in immediately to act as our consultant with our insurance carrier and contractor. Essentially, your team relieved us of the burden of dealing with the carrier and allowed us to concentrate on the urgent task of restoring the property so that the merchants could reopen for business.

We were most pleased with the settlement with the carrier obtained by you and would not hesitate to recommend your firm to others.