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November 18, 2003

Mr. Barry A. Flax, National Loss Coordinator
Goodman-Gable-Gould
133 Rollins Avenue
Suite One
Rockville, MD 20852-4004

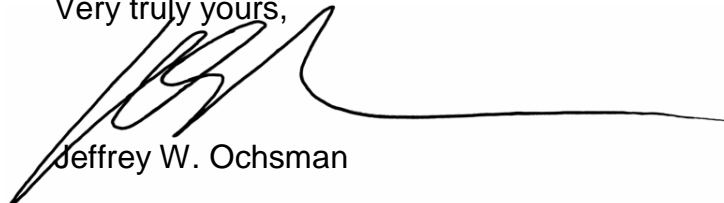
Dear Barry:

After a horrific hail storm last summer, it was clear to me that my roof had been damaged. I was very much concerned with the hassle of filing a claim with the insurance company and dealing with them.

I happened to run into Harvey shortly thereafter and explained my plight to him. He put me in touch with Neal Charkatz who got right on this matter and ultimately secured a settlement which provided me with the funds necessary to replace the damaged roof. We utilized a contractor recommended by your company who did a very good job, it would seem, in replacing my cedar shake roof.

The entire process was calmer, nicer, and more professional than I had anticipated. I appreciate all of your work on my behalf.

Very truly yours,



Jeffrey W. Ochsman

JWO:fm