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A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

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July 26, 2000

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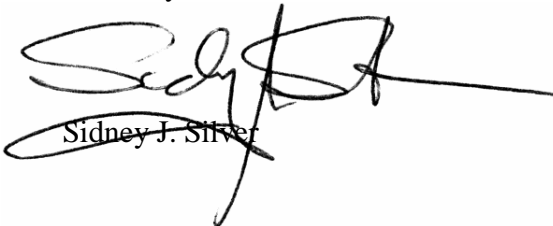
Barry A. Flax, Esquire  
Goodman-Gable-Gould/Adjusters International  
133 Rollins Avenue  
Suite One  
Rockville, Maryland 20852-4004

**RE: *Property Damage, 105 South Newark Avenue***

Dear Barry:

Enclosed please find a check in payment for your fee to date in accordance with your correspondence of July 19, 2000. I would appreciate your providing me with a schedule of the hold backs for the contents and building so that we have a record of how much is still due to be reimbursed. Again I want to thank you for all of your assistance to date.

Sincerely,

  
Sidney J. Silver

SJS/lm