

June 19, 2002

Mr. Harvey Goodman
Mr. Barry Flax
Goodman-Gable-Gould/Adjusters International
1333 Rollins Avenue
Suite One
Rockville, MD 20852

Gentlemen:

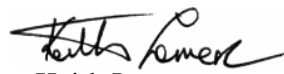
I wanted to thank you both very much for the quick resolution your firm provided on behalf of the recent water damage my family experienced in our new home. The work that was performed was above and beyond the expectations that my father, who has also utilized your services relayed to me.

Not having been in this type of situation before and having the ability to rely on experts certainly put my mind at ease. From the moment you both entered the scene; first Harvey on a Sunday afternoon clearly having spent the day with his family. Then, first thing Monday morning, Barry arriving to survey the surroundings and bring my insurer, Chubb, into the fold.

Because of your involvement, I felt secure that our problem would be given the proper attention. Calls and emails were returned promptly, resulting in a fair settlement from the insurer.

I would recommend your firm to all my friends and associates. I can't thank you enough.

Warm Regards,



Keith Lemer