

June 19, 1991

TO WHOM IT MAY CONCERN:

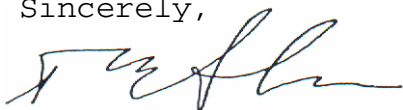
I am writing this letter of recommendation to express my strong support for retaining the services of Karl L. Denison and The Goodman-Gable-Gould Company for adjustment services.

In March of 1991, my oceanfront home located at Duck, North Carolina was totally destroyed by fire, after interviewing with Mr. Denison, and my own investigation of their successful track record, I decided to retain the services of The Goodman-Gable-Gould Company for this adjustment.

Mr. Denison handled all matters in a highly professional manner. Karl Denison and his staff established documentation in strong support for all items, and matters claimed; and by Karl's relentless efforts, and thoroughness to the most minute detail, we were able to recovery all available proceeds under three (3) separate policies of insurance.

Mr. Karl L. Denison and The Goodman-Gable-Gould Company are extremely valuable assets for those desiring assistance in adjusting any claims or losses.

Sincerely,



Thomas E. Smolka
Owner

TES/da

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