

December 9, 2005

Lawrence Goodman
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue
Suite One
Rockville, MD 20852

Re: 1629 L Street, NE
Washington, DC

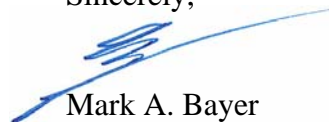
Dear Lawrence:

I enclose the \$62,262.68 check I received from DCPIF in final settlement of Tiffany Kwon's claim. Please endorse it and return it to me so I can deposit it.

I would appreciate your calculating your fee and enclosing an invoice that I can show to Ms. Kwon. I will send you a check after she endorses the settlement check. The mortgage lien holder has already endorsed it.

I want to thank you for all of your help in settling this claim. I will remember you when the next case comes in.

Sincerely,



Mark A. Bayer

MAB/js
Enclosure

Cc: Tiffany Kwon