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March 23, 1999

Harvey Goodman Adjusters International 133 Rollins Avenue, Suite One Rockville, MD 20852

Dear Harvey:

The purpose of this letter is to thank you and your staff for the help you provided in settling our insurance roof collapse claim with Kemper Insurance. As you know, this was an extremely difficult claim to resolve, and we certainly appreciate the efforts of you and your staff. The professional manner that you, Tony D'Amico, Hayes Walker, etc. handled the claims process certainly expedited our claim. We could never have done this without your help. Again, thanks for your help.

Sincerely,

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Alan Schoenwiesner CONTROLLER

AS/jc