

BLUMENFELD DEVELOPMENT GROUP, LTD.

March 13, 2003

Via Facsimile & US Mail

Mr. Keith Hayman
Goodman Gable Gould /Adjusters Int'l
133 Rollins Avenue, Suite One
Rockville, MD 20852

RE: 275 CENTENNIAL AVENUE, PISCATAWAY, NJ CLAIM.

Dear Keith,

Please allow this correspondence to serve as a thank you and expression of my appreciation and gratitude for you and your firm's assistance and dedication in bringing the above referenced claim to an expeditious resolve.

As you are well aware, the resistance we received from our Insurance Carrier in honoring the claim related to the 3" domestic water line break was entirely unjustified. The pipe was diverted in lieu of exposing and retrieving the damaged piece of pipe due to the extensive cost factor involved with removing and replacing a concrete ramp, and putting the tenant out of business for an extended period. This action created a gray area in the mind of the Carrier and they rejected our claim 3 times.

Your knowledge and expertise informed the Carrier of their obligation and potential liabilities by properly and precisely demonstrating our loss and justifying the diligent manner with which we had proceeded given the field conditions.

Your enlightenment provided for my Carrier to fully understand their obligation where prior to your involvement they had a lack of focus and understanding.

I appreciate your assistance in the referenced matter and will not hesitate on calling upon you again when the situation presents itself.

Thanks Again,

Blumenfeld Development Group, Ltd.


David S. Leest

DSL:tg