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*Our One & Only Location*

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April 23, 2008

Randy Goodman  
Andy Gorelick  
Goodman-Gable-Gould/Adjusters International  
6 Reservoir Circle  
Suite 202  
Baltimore, MD. 21208

Re: Fire Loss at Corner Stable

Dear Randy and Andy:

Following our fire loss last August we decided to retain your firm to represent Corner Stable in the adjustment of our Business Interruption Claim that resulted from the restaurant's closing.

Though our repair of the property was accomplished fairly quickly, the measurable business interruption losses were significant. Your team considered the issues and developed a business interruption calculation to present to our insurance company, Travelers. You explained to us in formulating your analysis how certain coverage provisions needed to be considered when calculating the loss.

Once the claim was presented to Travelers you and Aaron Parker of Rollins Accounting, your accountant, interfaced well with Travelers' adjuster and their forensic accountant in identifying and negotiating the differences that existed between our submitted claim and the initial calculation provided by Travelers. You ultimately prevailed on a number of coverage issues which were raised during the adjustment, and you were able to convince Travelers to increase their offer by over 50%, a substantial movement in dollars that ultimately provided us with a favorable settlement.

We thank you for your timely responses whenever we had an inquiry during the adjustment and for the professional manner in which you adjusted our claim. With your involvement we were able to devote less time to the loss adjustment and focus our energies on the successful reopening of our restaurant.

Best Regards,

A handwritten signature in black ink that reads 'Charles J. Reed'. The signature is written in a cursive, flowing style.