



November 6, 2008

Mr. Barry A. Flax
Mr. James R. Harper
Goodman-Gable-Gould/Adjusters International
10110 Molecular Drive
Suite 300
Rockville, Maryland 20852

RE: Diamond Court Apartments, Gaithersburg, MD – Fire Loss - April 2008

Dear Barry and Jim,

I wanted to take a moment and thank you for providing guidance and direction to us through the traumatic experience of our catastrophic fire loss at Diamond Court Apartments. We have owned and managed investments properties for 20 years, and although we have had minor insurance losses in the past, we were not prepared for the complexities surrounding this claim. Our insurance company, which was happy to provide coverage for the previous five years, decided to play hardball on covering the claim and more than likely would have denied the claim if we were not professionally represented by GGG/AI.

The end result was a negotiated settlement that exceeded our expectations and was accomplished in a relatively short timeframe; something we could not have accomplished without your support. Having GGG/AI on our side was a difference maker. Please don't hesitate to have any perspective client contact us; I would highly recommend Goodman-Gable-Gould/Adjusters International to anyone in our situation.

Sincerely,

A handwritten signature in black ink, appearing to read "M. Olinger", is written over a light blue horizontal line.

Mark Olinger
Vice President, Asset Management