



# GOUGH & GOUGH, INC.

January 19, 1999

**HAND DELIVERED**

Mr. Blaine Anderton  
Globe Midwest/Adjusters International  
345 State Street, Southeast  
Grand Rapids, Michigan 49501

RE: North Oaks Apartments  
Indianapolis, Indiana

Dear Blaine:

Please accept our thanks for your company's work to date on the insurance claim we filed with St. Paul Insurance Company for the recent fires at our apartment community in Indianapolis. Adjusters International's ability to perform was demonstrated by the sizable advance that we received on Friday. These funds will go a long way to easing the frustration for our leasing staff and our tenants who have been living with the after effects of the fires.

Your staff has proven themselves to be highly competent and professional in their dealings with us and with the insurance adjuster for St. Paul. We look forward to dealing with you and them to resolve the rest of this claim, including the tax credit issues.

Heavens forbid that we have another situation like this; but if we do, we know whom to call. Thanks again.

Sincerely,

Brenda W. Finnegan  
Attorney at Law  
Corporate Legal Administrator

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