



The Norford Court • 309A Cameron Street • Suite 2 • Alexandria, Virginia 22314-3219  
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December 20, 2004

Mr. Ralph Sitterson  
Vice President, Berkley Mid-Atlantic Group  
P.O. Box 27707  
Richmond, Virginia 23261

RE: Tutino v. T. J. Fannon & Sons, Inc., et al.  
Circuit Court for the City of Alexandria, VA  
Law No. CL02001437  
Claim No. 21-11776

Dear Mr. Sitterson:

The attorney appointed to defend this company, as well as your other insured, Ms. Boden-Pulli, in the above-referenced matter, Joe Cunningham, indicated he would not object to my writing you to express my very great satisfaction with his work on this case. His hard work resulted in a complete victory for my company a few weeks ago after a contentious two-day trial. The plaintiff, a photographer, rented an apartment and separate studio he claimed to be contaminated by an oil spill resulting from an allegedly defective oil tank on the premises. He claimed physical injury as well as a diminution of his life expectancy. He marshaled some scientific and medical experts to back up these claims and sought a significant sum of money. Indeed, his demand to settle never went below \$100,000. Mr. Cunningham and his firm fought Mr. Tutino's claims for well over two years and Joe then tried the case in front of a jury to a successful conclusion.

You should feel very comfortable with Joe Cunningham as your representative in Northern Virginia courtrooms. I have been in business in this area for over 25 years. I presently own and operate Rector Best Property Management and manage a Long & Foster office here as well. As a former President of the Northern Virginia Association of Realtors and past Treasurer of our Virginia Association of Realtors, I have dealt with many attorneys. Joe Cunningham is the best in my experience in a courtroom and a credit to your organization. I have recommended him to my fellow real estate brokers who are in need of serious legal assistance. I thank you for having such a competent and brilliant attorney available to help your insured.

Yours very truly,

A handwritten signature in cursive script that reads "Anne B. Rector".

Anne B. Rector  
President

Cc. Joseph Cunningham ✓