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To Whom It May Concern:

As a real estate attorney practicing in Montgomery County for over 25 years, I have had the opportunity to work with Alan Apt on a number of matters. I find Alan to be knowledgeable about the real estate market and practical in his approach to resolving the issues that arise in real estate transactions. He works well with his clients and mine, communicates regularly and is responsive.

Very truly yours,

HAMBURG, RUBIN, MULLIN,
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By: 

CARL N. WEINER

CNW:mms