

JOHNNIE C. BATCHAN
3216 ELLIS STREET
BERKELEY, CALIFORNIA 94703

October 17, 1995

The Greenspan Co.
400 Oyster Point-Suite 519
South San Francisco, California 94080

To Whom It May Concern:

I wish to take this opportunity to thank Dean Osborne and Greg Fried for the professional manner in which they handled my fire loss claim with my insurance agency.

My daughter was given your name and to this day, I have no regrets having signed up with your firm to handle my fire claim. Due to the large loss I sustained, I would not have been able to get the results I did without the help of Dean Osborne and Greg Fried.

Again, I wish to take this opportunity to thank the above forementioned persons for their professionalism in handling all the documents necessary for me to obtain the necessary financial compensation during my large fire loss in 1994.

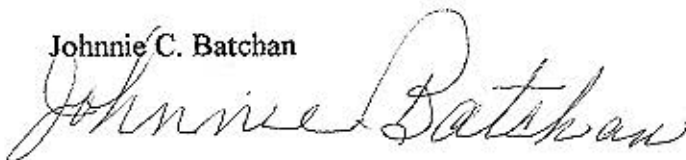
As of this date, both Dean Osborne and Greg Fried are still taking the time to help in some areas needed to complete claims I have pending.

I would highly recommend both Greenspan and the contractor who was hired by me to perform the corrective repairs and coordinate such repairs.

It would be acceptable if anyone would like to see my home as a reference for both Greenspan and the contractor who performed the repairs.

Sincerely,

Johnnie C. Batchan

A handwritten signature in cursive script that reads "Johnnie C. Batchan". The signature is written in dark ink and is positioned below the typed name.