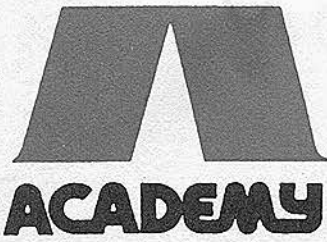


Manufacturers of Quality Aluminum Products

1513 W. 132nd Street, Gardena, California 90249

Telephone no. (310) 217-7799
(800) 637-3532



MANUFACTURING CO., INC.

Fax no. (310) 715-6725

January 18, 1999

The Greenspan Co./Adjusters Internationals
16542 Ventura Boulevard
Suite 200
Encino, CA 91436-2092

Attn: Arnie Abramson, SPPA

Gentlemen:

On June 21, 1997, we had a tremendous fire that devastated our production lines. We were unable to finish our products, which dramatically impacted our ability to do business.

We were now faced with the problem of running our business and trying to formulate our claim to our Insurance Company. We realized very early that it was all we could do to try to continue our business, so we hired The Greenspan Company/Adjusters International to handle our Building, Personal Property and Loss of Earnings claims. We generally make good business decisions and hiring you was another good one.

Arnie, you, Sandy Cho and Adam Sisson of Greenspan, came in and "took the bull by the horns." You gave us the direction we needed to maximize our recovery. You brought in the necessary experts to put our claim together in a quick and accurate fashion that gave rise to the great results we achieved. We thank you all for a job well done.

If in the future, if we can help you to secure new business, please don't hesitate to call on us.

Thank you.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Oscar Schoenfeld', is written over a faint, illegible background.

OSCAR SCHOENFELD
President