

September 27, 2001

Greenspan Company
16542 Ventura Blvd, Suite 200
Encino, CA 91436-2092

Adjuster: Arnie Abramson

To Whom It May Concern:

Disasters are not planned. Certainly, the disastrous fire that engulfed our property early Easter morning was no exception. With no plans, the confusion that follows is overwhelming and difficult. During such times, one cannot make good decisions. In our case, swarms of insurance adjusters aware of our situation even before we did landed in front of our property waiting to aid us in properly planning for our next step.

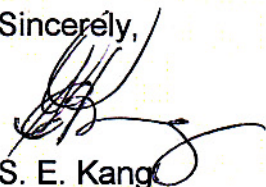
I cannot tell you why Greenspan was chosen. I can tell you that we are appreciative of their representation. As property owners, there are many tasks that lie ahead of us, however, dealing with our insurance company and negotiating a settlement was one that we did not feel secure or capable at the time to handle.

Before signing with Greenspan, I checked the Better Business Bureau to establish their legitimacy and reputation. Fortunately, our insurance hired an independent adjuster who told me that if I were to hire Greenspan, then he demanded Greenspan to put Arnie Abramson on this case.

Mr. Abramson has worked with the independent adjuster and seemed to have a good working relationship. Though our fire occurred April 15, 2001 and the final settlement did not complete until September 17, 2001, I was, nevertheless, grateful that this part of the disaster closed and that I could move on with the next step.

If you have any questions or concerns, please contact me at 714. 543. 8468.

Sincerely,



S. E. Kang