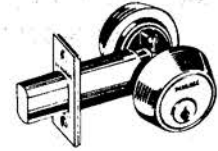
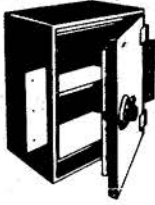


SINCE 1962

CHARLIE'S



706 NORTH EL DORADO • STOCKTON, CALIFORNIA 95202

October 7, 1999

Mr. Steven L. Solomon
The Greenspan Co./Adjusters International
8950 Cal Center Dr., Ste. 255
Sacramento, Ca 95826-3259

Dear Mr. Solomon:

I would like to take this opportunity to thank you and your staff for your professional expertise in handling the settlement of our fire claim for both Building and Loss of Rents.

Initially, we thought the insurance company, Cal Farm, would step right in and "take care of everything". Within the first 5 days they brought up terms like "co-insurance" and "valuation".

I remembered another claim I had many years ago where I was penalized and did not recover all monies due on that claim. I made the decision to hire a professional adjuster to represent my interests.

After checking your credentials against other companies, we decided on The Greenspan Co./Adjusters International.

This was the best decision we ever made. You brought in a team of people. One of which was Frank Candido, SPPA.

Immediately, things began to turn in my favor. We recovered all monies without any penalties and allowed me to continue running my business. You took the burden off my shoulders and gave us some valuable information once the claim was settled.

Thank you Steve. I would be happy to recommend your company to any prospective client. Please don't hesitate to call.

Yours truly,

A handwritten signature in cursive script, appearing to read "Charlie Skobrak".

Charlie Skobrak