

# LAYTON PROFESSIONAL CENTER, INC.

*Dr. H. V. Marsell, President*  
*David E. Bean, Vice President*  
*K. Roger Bean, Secretary*

*Mailing address: 1368 Child Drive*  
*Layton, Utah 84040*  
*Phone: (801) 544-4939*

July 18, 2005

Mr. Gordon Scott  
The Greenspan Co./Adjusters International  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, California 94080-1921

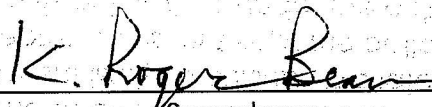
Dear Mr. Scott:

Our small corporation owned two office buildings which were destroyed in a fire in the morning hours of July 5, 2005. Scott Margolin met with our directors and ran through some of the pitfalls of handling our own claim vis-a-vis the insurer, Safeco. He educated us at some length on policy requirements and procedures, and predicted what tactics the insurance company adjusters were likely to pursue. We later made a tentative decision to retain your company to represent us, but kept the option to cancel out if we felt that the insurer would meet its obligations under the policy.

As it turned out, we received information that the insurer would treat the damage as a total loss and meet its obligations under the policy provisions. On that basis, we chose to cancel the contract we had signed with Scott, and notified him to that effect. In our dealings with him we found him to be candid, lucid, and fair, and feel that he was generous in sharing his experience and know-how with us.

This letter is to express our appreciation to him and to your company. We will recommend your organization to anyone who might benefit from a public adjuster in connection with a casualty loss.

Very truly yours,

  
Secretary