

UNIVERSAL CHIROPRACTIC AND NUTRITION CENTER
Ronald A. Saltman, D.C.

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March 25, 2002

Mr. Robb Greenspan, SPPA
The Greenspan Co./Adjusters International
16542 Ventura Blvd., Suite 200
Encino, CA 91436

Dear Robb:

Thank you again for stepping in and helping us with the claim suffered on our commercial building on Varna Street in North Hollywood. As you know, this is the second claim that we have been involved with, and we learned from the first one that the time to bring you in was immediately upon notification of our fire loss. Your company stepped in with quick and timely advice as to what we should do to protect the building from further damage and to protect our rights under the insurance policy. We were concerned with valuation issues, however, through your efforts you were able to make those problems go away. We now know that when a loss occurs we need to deal with the continuation of our business so we let you deal with the many issues of handling the fire claim.

I would strongly recommend to any business owner or building owner that if they suffer a loss that after they call the fire department, they call the Greenspan Company.

Thank you very much.

Sincerely,



Ronald A. Saltman, D.C.