

**S & Jay L. L. C.**  
**dba Best Western Crossroads Inn**  
**Moore, OK 73160**

**October 24, 2000**

**Arnie Abramson**  
**The Greenspan Co./Adjusters International**  
**16542 Venture Boulevard, Suite 200**  
**Encino, CA 91436-2092**

**Re: Tornado**

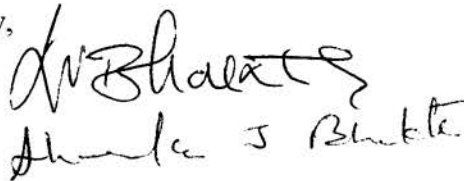
**Dear Arnie,**

I used to reside in Moore, Oklahoma, until my motel destroyed in the May, 1999 tornado that swept through Moore. I did not know what to do, so I hired you and The Greenspan co. to take care of my claim

I greatly appreciate how you handled the case; you did an excellent job using a very methodical approach. Whenever I had any questions, you had a very clear and understandable response. You exactly knew how to make things run smoothly and efficiently. You did a great job making sure I did my part of the case, as in giving you the necessary information you needed for the case. If you ever need a recommendation, I will be more than happy to tell anyone about the superior job you did handling the case.

I wish you the best of luck and the best of success. If I can ever be of any assistance to you, please indeed contact me, or if you are ever in the area, you must definitely stop by.

Sincerely,

A handwritten signature in black ink, appearing to read "Jay and Sharda Bhakta". The signature is written in a cursive, somewhat stylized font.

**Jay and Sharda Bhakta**  
**6370 IH 35 North**  
**San Antonio, TX 78218**  
**Phone: (210) 646-6336**  
**Cell: (405) 823-4455**