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Mr. Randy Goodman
The Greenspan Company
400 Oyster Point Boulevard
South San Francisco, CA 94080-1921

February 12, 1999

Dear Mr. Goodman:

I am writing to thank The Greenspan Company for the help you have provided over the last few months.

I December, a house I manage suffered extensive damage in a fire. I had done business with Steven Solomon before, and immediately called him for advice. He referred me to Dean Osborne of your office. Mr. Osborne met with the insurance adjuster, several contractors and me at the property. The insurer's adjuster started out talking about something in the range of \$75,000 to \$80,000 in damages, and his contractor seemed to think that would be an accurate assessment of the loss.

Then Mr. Osborne started pointing out subtle damages, and advocating for the owner's right to receive adequate compensation to restore the property to its pre-fire condition. By the end of that day, the Insurance company's adjuster was grudgingly admitting that the claim might amount to over \$100,000.

After another two months of negotiation and exchange of paperwork (most of which I didn't understand), the final figure was well over \$120,000. Even after paying Greenspan's fee, my client netted about 35% more than he would have if I had been negotiating with the insurer's adjuster. I have no doubt that the increased amount was entirely due to the actions of Mr. Osborne and Greenspan Company.

I want to express thanks on behalf of my company and my client to your company. Because of Mr. Solomon and Mr. Osborne my client will end up with a much better house than he would have otherwise.

Please feel free to give my name to prospective clients. I would be happy to speak with them about your services.

Sincerely,



Jon A. Marchant

Cc: Steven Solomon
Dean Osborne