

Tim McCarthy  
PO Box 8862  
South Lake Tahoe, CA 96158  
USA

Tim McCarthy PO Box 8862 So. Lake Tahoe CA 96158 USA

The Greenspan Company  
ATTN: Mr. Bill Burns  
3600 American River Dr, Suite 145  
Sacramento, CA 95864-5921

Friday, October 24, 1997

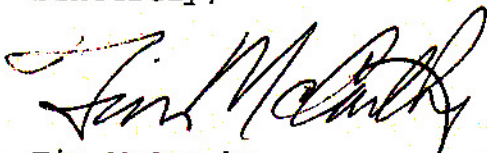
Dear Mr. Burns,

I'm writing regarding the assistance Mr. Frank Candido provided me in a homeowner's case against AAA involving a split pipe in my home that released water causing a sizeable amount of damage to the floors and walls. AAA turned the claim down on the basis of an inspection by a contractor who claimed that the damage was caused by "a leak in the shower door" (!), and thus, the result of general wear and tear which is not covered under my policy.

After a good deal of research, I discovered the Greenspan Co. and Mr. Candido eventually took-over my case. His professionalism, kindness and sense of humor are simply not to be outdone by anyone in the insurance industry. In a short period of time, a settlement was achieved involving an amount that certainly does not cut corners, to say the least. I then asked Mr. Candido for the name of his supervisor, so that I could tell you, Mr. Burns, that in my opinion Mr. Candido is a very valuable asset to the Greenspan Company.

I would like to thank the Greenspan Company for their assistance in this matter and wish you, Mr. Burns, a happy Thanksgiving and joyous Christmas season.

Sincerely,



Tim McCarthy