

DONDEE and JUDY NETTLES
900 South Valley Road
Los Gatos, CA 95033
(408) 353-3942
(831) 239-5472 Mobile

January 30, 2004

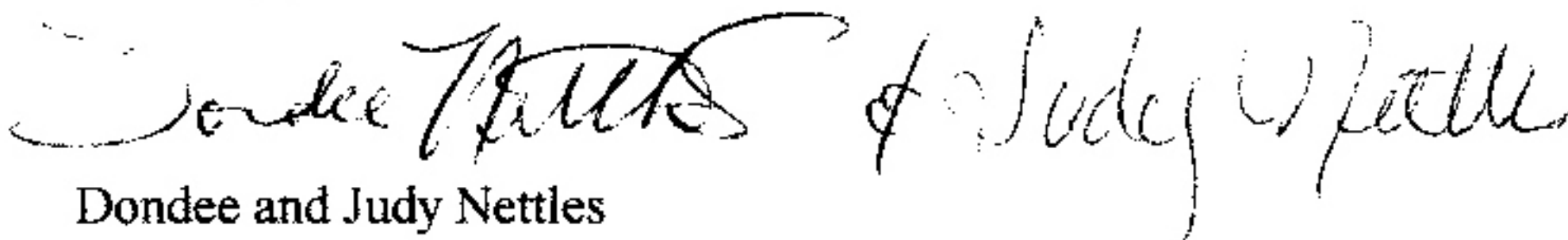
The Greenspan Company
Attn: Ken Crown, Vice President
2 North Second Street
Suite 1215
San Jose, CA 95113

Dear Mr. Crown:

It gives me great pleasure to forward this letter of recommendation to you and your firm. When State Farm Insurance initially evaluated our damages, I knew there was more money we should be entitled to. Your due diligence and continuing pressure of State Farm paid off. We ended up collecting an additional \$100,000 on our building loss and through your efforts and Heather Connell's, we secured our policy limits on our personal property coverage. It was a great relief just having you on board as you alleviated a tremendous amount of burden. I would strongly recommend your services to any perspective insured that suffers a significant fire loss.

Keep in touch.

Sincerely yours,


Dondee and Judy Nettles