

October 31, 1990

Mr. Shelley Karchmar
Mr. James Feller
Greenspan Co.
430 North Vineyard Avenue, Suite 450
Ontario, CA 91764

Gentlemen:

On December 29, 1989 our house was damaged 90 percent by a fire. We had several gentlemen from various insurance companies come to our house while the fire was still being extinguished. All were rude and inconsiderate. We had never heard of an "insurance adjuster" for a home destroyed by fire, and we didn't know what to do or where to turn.

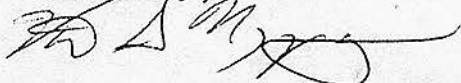
The day after the fire, while we were sifting thru the debris, James Feller came by and introduced himself to us. He briefly stated who he was and explained what an insurance adjuster does, because he could tell we were puzzled. He was courteous and soft spoken and took his time with us. He explained what his job would be to help us and showed us letters of recommendation from other people who had also suffered a tragedy such as ours.

The very next day, Sunday, Mr. Feller and Mr. Karchmar came to my mother-in-law's house, which is where we were staying. In less than two weeks they were able to get us a cash advancement for living expenses. From there on we became friends. They had answers to all of our questions, they promptly returned our telephone calls, helped us with obtaining proof of our claims for our insurance company and so many other things. Most of all they never allowed us to feel we were along.

Five and a half months later our home was rebuilt beyond our expectations. Greenspan was able to handle two insurance companies - All State for our personal belongings and State Farm for the fire. They also worked with our homeowner's association who had approved of them above anyone else.

There aren't enough words to describe our deep appreciation as to how well Greenspan and Mr. Feller and Mr. Karchmar did their job. If you ever need a letter of recommendation regarding your services we hope you will contact us. We will be forever grateful.

Sincerely,



Mr. and Mrs. Kirk S. Nofziger
1979 Clear River Lane
Hacienda Heights, CA 91745