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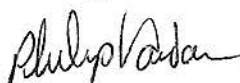
To Whom It May Concern:

On December 29, 1996, we had a fire in our 1 year old custom built home. We includes me, my wife Liz, my 6 year old son Ben, a dog, and four cats. This is our dream home; I don't expect to build another. The fire started in, and totally destroyed, our kitchen. Amazingly enough the rest of the house suffered no structural damage. The smoke damage, however, was extensive and incredible. Literally every corner, of every room in the entire home, was damaged by smoke. All the closets were filled with smoke residue, even when the doors were closed. Heat damage to windows all over the house was amazing. Upstairs windows, seemingly a long way from the flames, were cracked and ruined. We were out of our house for 5½ months. I cannot describe the feeling of coming home after receiving a phone call from my wife saying that "there's been a fire." Fortunately, all the people and animals were uninjured. But walking into that charred, smokey, smelly, devastated, soggy mess, looking at the remnants of one's belongings, is one of the worst feelings imaginable. Looking around at all the destroyed items, even knowing (hoping) my insurance would cover it all, created feelings of helplessness and uncertainty. My major question was how am I going to do my job, provide for my family, and deal with all of this? There is **only** one reason why the ensuing 5½ months were bearable: Mr. Scott Duval of the Greenspan Company.

Scott took control--not of my life, I didn't need that--but of all the interactions between me, my insurance company's adjuster, and the contractor(s). More importantly, I knew what was happening every step of the way. He kept meticulous notes, always kept us well informed, called periodically to keep us updated as well as when he said he would, offered suggestions, advice and support when it was needed, even if I didn't ask for it. Because of his experience on "both sides of the fence", he was able to anticipate many potential problems and "head them off at the pass" before they occurred. It is not an exaggeration to say that he continually and energetically went into battle to fight for me and my family. It pleases me to add that he won most of those battles. He also had the good sense to know when to give in--most of the time it was over small stuff--because Scott knew larger, more important issues were looming on the horizon.

It has now been almost exactly a year since we moved back into our rebuilt home, and I'm happy to say that it is as good as new. The memory of the fire is beginning to fade. I'm pleased to add that Scott is still a friend and in my life. I cannot recommend him and the service he offers highly enough.

Sincerely,



Philip Vardara