

Dean & Susan Ramsey
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January 19, 1998

Mr. William Rake
THE GREENSPAN COMPANY
3600 Wilshire Blvd., Suite 300
Los Angeles, CA 90010-0025

Dear Mr. Rake:

We would like to thank the entire Greenspan organization for successfully negotiating a final settlement on our claim for our ten unit apartment building damaged by the Northridge earthquake.

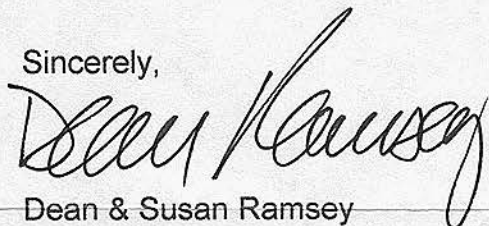
After wasting over two years trying to document and support our claim on our own, our only regret is not bringing Greenspan on board earlier. In our case, it was difficult to prove that all of the damages sustained were due to the earthquake. The insurance company's hired adjusters and engineers continued to insist that none of the damages we claimed were caused by the earthquake even after we had obtained independent engineers who supported our claim.

The professional negotiating skills of Joe LaBrunda were critical in achieving our final settlement at full policy limits. We thank Joe for his persistence and dedication to our claim. His expertise in reviewing the facts, obtaining meaningful reports, his non combative presentation, and timing were fundamental in achieving such a settlement. Even if Joe was unable to reach an agreeable settlement, he always fully documented our claim every step of the way in the event that any future litigation would be required. This documentation also became critical in supporting our claim for a settlement without any deductions, holdbacks or depreciation.

We are very satisfied with the final outcome of our settlement and we are thankful that we can now go ahead with repairs and can get our life back to normal. We would be happy to refer Greenspan to anyone who finds themselves in a similar situation.

Once again, we thank you, Joe LaBrunda, and all of the Greenspan staff that were always so courteous, helpful, and supportive to us while working on our claim.

Sincerely,

A handwritten signature in cursive script, appearing to read "Dean Ramsey", written in dark ink over a horizontal line.

Dean & Susan Ramsey