

Ann & Joel Walker
24414 Malibu Road
Malibu, CA 90265

March 2, 1999

The Greenspan Company
3600 Wilshire Blvd. Suite 300
Los Angeles, CA 90010-0025

Attn: Mr. Arnie Abramson

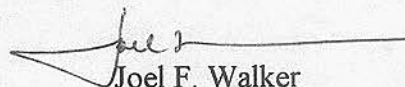
Re: USAA Flood Insurance Claim (USAA# 053-58-93)

Dear Arnie:

This is just a short note to express Ann's and my appreciation to you and The Greenspan Company for your competent and professional handling of our El Niño damage claim. I must admit that we were reticent to even submit a claim on our own, fearing that the amount of time and effort required would be a major source of distraction to us. Thanks to your good work, our claim was processed efficiently and we experienced a minimum amount of disruption to our lives.

Thank you again for all of your efforts on our behalf. Ann and I would not hesitate to recommend you and Greenspan to our friends should they suffer insured losses in the future.

Sincerely,


Joel F. Walker