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SAN FRANCISCO, CALIFORNIA 94143-0450

June 8, 2000

Mr. Ken Crown
The Greenspan Company

Via Fax: 408-288-8844

Dear Ken:

I retain a vivid memory of our first phone conversation when I learned on January 2nd that my apartment at 1120-1130 Kearny Street in San Francisco had suffered extensive fire damage. Your willingness to meet me on that Sunday, help me to inspect the building and arrange for the necessary temporary repairs left me with the sense that I could trust my case to you and that I would not have to worry about any significant interruptions in my busy schedule.

Although my experiences with my insurance carrier, State Farm, over the past twenty years had always been quite positive, having your agency working on my behalf turned out to be a very smart decision. I believe that your diligence led to a very fair settlement for the damages that we sustained in the fire and the subsequent fire fighting efforts. In addition, you were extraordinarily helpful in dealing with what proved to be a very difficult tenant situation. As a direct result of your efforts, I believe that the insurer worked as our partner to address the complications that the tenants created. What could have been a nightmare for me turned into a very manageable situation and the story had a happier ending than I ever imagined.

I would gladly recommend your services to any of your prospective clients. You did a first class job from the beginning and I remain impressed by your willingness to follow up on the last few details.

I hope that we can arrange for you and your family to join us for a day in St. Helena during the summer. We will be free during the second and third weeks of August.

Best regards,

A handwritten signature in cursive script that reads "Fred" with a small "MD" to the right.

Fred E. Cohen, MD, DPhil
Professor