

September 3, 1998

William V. Greenspan The Greenspan Company 400 Oyster Point Blvd., #519 So. San Francisco, CA 94080

RE: Fire loss August 9, 1997

Dear Bill,

After years of listening to false promises by salesmen, I find that my decision to hire The Greenspan Company and specifically you, to represent my interests because of my fire loss, was one of the best business decisions I have made in my career.

I consider myself to be a skilled businessman. I am glad that I had the presence of mind, after the fire loss, to recognize that adjusting claims was a separate and unique skill of which I was unfamiliar. After considering your sales presentation, I hired you and your staff and have never once regretted this decision.

Now that the adjustment is fully concluded, I am satisfied and thankful that I chose to have you represent my interests. I am certain that no stone was left unturned by you and The Greenspan Company and not one dollar was left on the table regarding my financial recovery.

Because of your fine efforts, please have any potential clients who have suffered fire losses contact me, should they have doubts regarding hiring you. I would be delighted to share with them first hand my experience with you and The Greenspan Company.

Best regards,

Ami Gadiel