

Kuk Rim U.S.A., Inc.

Encor-tex

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September 29, 1999

Mr. William Rake, President
THE GREENSPAN COMPANY/ADJUSTERS INTERNATIONAL
16542 Ventura Blvd., Suite 200
Encino, California 900

Dear Mr. Rake:

We are writing this letter to let you know how much we appreciate the efforts of Suzy Kim, Sandy Cho and Adam Sisson in assisting us in settling our claim with our insurance company. Their expertise and perseverance enabled us to collect more than twice the amount originally offered by the insurance company's representatives.

As you may be aware, we had not experienced a loss before and were reluctant to use a public adjuster. Shortly after we submitted our claim, we found that we were on the receiving end of numerous faxes and requests for additional information from the insurance company's accountants. We were lulled into believing that our cooperation in providing the information would result in a fair settlement offer. Needless to say, we were shocked to discover many months later that the insurance company's settlement offer was less than half of our actual loss.

Through the recommendation of a friend, we contacted Suzy Kim of your company to assist us in refuting the accountant's report. She introduced us to Sandy Cho and Adam Sisson, members of the team that quickly pinpointed the flaws in the insurance company's assessment of our loss. The team immediately went to work by guiding us in gathering information that would enable us to overcome our setback. Their comprehensive analysis of the report, meticulous review of the additional documents, and presentation of our claim enabled us to achieve a settlement far greater than our expectations. They also saved us many hours of valuable time and aggravation.

We are grateful for a job well done and would certainly hire your company promptly should we experience another loss. We will highly recommend your professional services to others.

Sincerely,



ED DIAZ
Accountant

Cc: Susy Kim
Sandra Cho