

**901 TENTH STREET HOMEOWNERS ASSOCIATION
901 TENTH STREET
SANTA MONICA, CA 90403**

February 26, 1999

**Arnie Abramson
Greenspan Company
Suite 200
16542 Ventura Boulevard
Encinco, Ca 91436-2092**

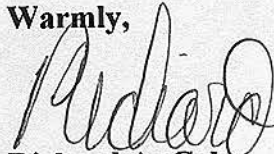
Dear Arnie:

My congratulations to you and Jim Feller for a job well done. Thank you for getting State Farm to open and review our denied claim for earthquake damage and for your tenacity and for the negotiation skills that you employed to obtain for us more than a fair settlement.

The Board of Governors of the Association and the homeowners are very grateful. The substantial settlement check that we received allows us to make the necessary repairs to our building and more than fully fund our reserve account.

We would not hesitate to recommend your organization to other Associations who are in need of redress for insurance claims.

Warmly,



**Richard A. Cohn
President, 901 Tenth Street Homeowners Association**