



February 26, 2002

Arnie Abramson, SPPA  
The Greenspan Co./Adjusters International  
16542 Ventura Blvd., Suite 200  
Encino, CA 91436-2092

Dear Arnie,

A grateful thank you for the invaluable assistance given by The Greenspan Co. which enabled us to secure our Northridge Earthquake insurance settlement.

Ken Elkman and Jim Feller attended our Board meeting to explain your company's function regarding a possible settlement. They patiently answered a myriad of questions with complete, intelligent answers. We didn't feel pressured into making a decision at the meeting, nor were we deluged with follow up telephone calls.

There were still some doubts, so we invited them back a second time for more questions. They continued to be patient, positive and informative.

Once the Board of Directors made the decision to go with Greenspan we felt confident that your company would expend the time and energy necessary to win the settlement for our association. Although we are a medium sized complex, forty-eight units, "Arnie Abramson" made us feel as if we were their most important client.

A very special thank you, Arnie, for always being available to answer my many questions. You made this experience an enjoyable one with a happy ending.

Best Always,

A handwritten signature in black ink that reads "Mary Jane Johnston". The signature is written in a cursive, slightly slanted style.

Mary Jane Johnston  
Treasurer