

The Embassy  
Home Owner's Association  
4242 Stansbury Ave.  
Sherman Oaks, California 91423

March 25th, 1998

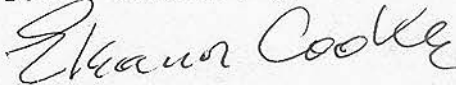
Mr. Bill Rake  
THE GREENSPAN COMPANY  
3600 Wilshire Blvd.,  
Los Angeles,  
CA. 90010

Dear Mr. Rake,

At the time of the January, 1994 Earthquake, our Homeowner's Association employed the services of your Company to negotiate on our behalf with Farmer's Insurance Company.

I had occasion, recently, to speak with Arnie Abramson of your company, and I was reminded of his really wonderful, supportive contribution to our negotiation. I was president of the Homeowner's Association at that time, and worked with Arnie over some considerable time. It was a most happy and productive association, and I really believe that our favorable conclusion with Farmer's was in large part due to Arnie's contribution.

Yours sincerely,



Eleanor Cooke  
Treasurer, Embassy Homeowner's Ass'n