



Silveira Bros.

34000 W. CALIF. AVE.
MENDOTA, CALIF. 93640

January 14, 2000

Mr. Randolph H. Goodman, SPPA
Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
S. San Francisco, Ca. 94080-1921

Dear Randy,

Just a short note to thank you for the settlement that your company consummated on our behalf yesterday.

Your professionalism and integrity are beyond reproach.

Add me and my family to your list of very satisfied clients and feel free to use us as references whenever and wherever you feel appropriate.

Sincerely,

Dudley J. Silveira

DJS:pah