

Gregory P. Hetter, M.D.

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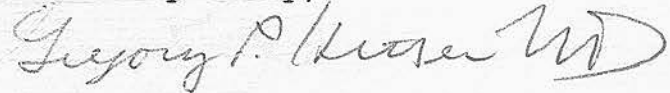
November 12, 1992

To Whom It May Concern:

I engaged The Greenspan Company to represent my interests following a loss of my surgical office to fire. Richard Tanitsky, Gordon Scott, and Sandra Cho of The Greenspan Company represented my interests in a very professional manner. They have done everything possible to expedite the settlement with my insurance company including personal meetings with the insurance carrier's actuary.

I would be happy to recommend them to anyone needing public adjusting services.

Yours very truly,



Gregory P. Hetter, M.D., F.A.C.S.

GPH/cm