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6801 Seawatch Lane
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18 March 1996

Mr. Frank Candido
The Greenspan Company
3600 American River Drive/# 145
Sacramento CA 95864

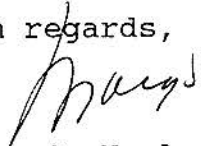
Dear Frank

As my rebuilt home is nearing completion, I want to thank you for all you have done to secure the maximum insurance proceeds for me. Before the fire I did not even know the term "public insurance adjustor," and was waffling in the decision whether to work with one or not. I thank my lucky stars my intuition and common sense led me to make the decision to sign with Greenspan.

And again, I thank my lucky stars I worked with you on my insurance claims. Not only did you do due diligence on my claim and guide me through the inventorying process, you also bolstered my spirits when they were down, and you had an uncanny ability to put stressful things in perspective for me. For all your efforts in these areas, I am very, very grateful. Without a moment's hesitation, I would--and have--recommend you unconditionally to anyone who should have needs of your services.

Thank you very, very much for all you have done to assist me in rebuilding my home and surviving the . entire process.

Warm regards,


Margo C. Neal