

Michael M. Jacobs
601 Empire Drive
Ukiah, California 94582
(707) 468-1200

June 30, 1988

Mr. Bill Greenspan
The Greenspan Company
400 Oyster Point
South San Francisco, CA 94080

Dear Mr. Greenspan:

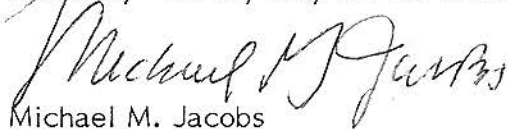
I would like to take the opportunity to congratulate you and your management team (Jerry Fleishman and Ken Crown) for the outstanding service you provided in the adjustment of my fire loss claim. I have never had the opportunity to work with such hard-working and efficient people. It was exciting to see that your organizational staff, Ken Crown in particular, work so diligently in collecting every penny that I was entitled to under the terms of my policy.

Even though I had been a fire and casualty agent for over seven years, I am sure I would not have received the amount collected without the help of your firm. Safeco Insurance Company was only willing to offer \$56,000.00 on an actual cash value basis for the repairs to my property. However, Ken Crown was successful in collecting over \$111,000.00 on a replacement cost basis. This was over \$4,000.00 in excess of my policy limits, \$107,000.00.

As a result of collecting these funds, I was able to upgrade my rental property to a two bedroom, two bath duplex. On the sale of my property, I realized a gain of over \$108,500.00. This additional money was clearly a result of Mr. Crown's expert knowledge of my policy of insurance and his superb ability in negotiating my claim.

I would highly recommend to any potential client that they retain your service. Again, I would like to extend a special thanks to Mr. Crown for his diligence and expertise in handling my claim.

Sincerely - On My Way To The Bank,


Michael M. Jacobs

MMJ/js