

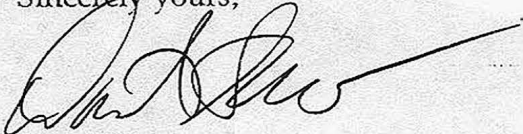
DAVID SHAW/LYNN DEEGAN
21910 PACIFIC COAST HIGHWAY • MALIBU, CA 90265
• PHONE: 310/456-7414 FAX: 310/456-7461

The Greenspan Company

September 12, 1994

We wanted to thank you for all you and your associates have done for us since our house burned in the Malibu fire of November 1993. Your professionalism, caring attitude, attention to our needs and attention to detail have made a tremendous difference to our peace of mind during the time we were immersed in getting our lives back in order. We were also delighted with the final amount of money your were able to obtain on our behalf. We're convinced that had we tried to do the same on our own, we wouldn't have been able to work out anything near the kind of settlement that you have. We would recommend Greenspan's services to anyone and please don't hesitate to use us as a reference.

Sincerely yours,

A handwritten signature in black ink, appearing to be "David Shaw" and "Lynn Deegan" written together in a cursive style.

David Shaw

Lynn Deegan