

September 18, 1995

Mr. William Rake, President
The Greenspan Company
3600 Wilshire Blvd., Suite 300
Los Angeles, CA 90010-0025

Dear Mr. Rake,

We lost our home of forty years on November 2, 1993, during the Malibu firestorm. To us it was a traumatic disaster and at first we were at a loss as to how to proceed. We had heard frightening tales of other fire victims and their disquieting experiences with insurance representatives. Through some mutual friends, who also were fire victims, we heard of The Greenspan Company.

After talking with two of your representatives who came to our temporary living accommodations to explain Greenspan's function, we decided to have your organization represent us in settling our claims with The California Fair Plan and with State Farm Insurance Co. At our first meeting in your Malibu Office, we were introduced to Frank Candido who was assigned as our adjustor. How fortunate this decision was for us. Frank has a winning personality. We were impressed by his complete honesty in telling us what we could expect. He kept us completely informed as to his progress through this entire period, and was very professional and thorough in all dealings with our insurance companies. He certainly knows how to negotiate and understands their language. We, on the other hand, were at sea in that regard. The settlement for our home and personal contents was very fair and certainly more than we would have achieved on our own.

At present our new home is under construction. I don't really think this would be happening were it not for Frank Candido and The Greenspan Company.

Thank you!

Sincerely,


Connie and Fred Cornett