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Charles J. Kinnison

March 26, 2004

Mr. Brian W. Molineaux SPPA
Vice President
The Greenspan Company Adjusters International
2 North Second St.
Suite 1215
San Jose Ca 95113

Re: Fire: Juanita I. Collins Trust
San Rafael, CA

Dear Mr. Molineaux,

We appreciate the effort and professionalism demonstrated by yourself and the staff at The Greenspan Company. You provided a great service to us in analyzing; assembling and presenting our claim and obtaining a settlement that exceeded our expectations.

Your fee was more than earned and we recommend your services to anyone who suffers a serious loss without hesitation to assure they to receive a fair and equitable settlement from the Insurance Company as you did for us.

Thank you

Sincerely,



Charles J. Kinnison, Trustee
Calvin C. Collins Revocable Trust
Juanita I. Collins Revocable Trust