

JACK McABOY

October 20, 1997

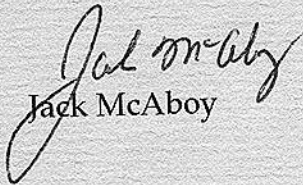
Mr. Dean Osborne
The Greenspan Co.
400 Oyster Point Rd.-Suite 519
South San Francisco, CA 94080

Dear Dean:

Thank you for all of your help with regards to the fire at 3202 Adeline. It looks like we are finally done! I have enclosed my check in the amount of \$8,103.21 as final payment to Greenspan for services rendered. I have also enclosed the check from First nationwide made payable to Greenspan and me. Please endorse the check over to me and return it to me.

Thanks again for the service and although I hope I never need the help again, I would certainly use you if the need arises.

Best Regards,


Jack McAboy