

ORBELIAN PROPERTIES
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RE: Fire Loss 12/23/96 - HARRY ORBELIAN
635, 637, 639 Mason Street, San Francisco, CA 94108
STATE FARM INSURANCE COMPANIES - Policy Number: 97-B3-7897-6

Dear Bill,

At three A.M. on December 23, 1996, just days before Christmas, I was awakened by one of our resident managers with the worst calls a property owner can get - one of our buildings was on fire. Through the winter quiet I dashed across the city to find our street looking like a virtual disaster area with fire and emergency vehicles concentrated around the property. I parked as close as I could get and made my way to the scene to find our manager, tenants and their families who were visiting for the holidays displaced on the sidewalk.

By eight A.M. the next morning we were besieged by agents and contractors trying to sell us on their services. With over seventeen years of management and construction experience I felt confident I would be able to handle the insurance company and repair the loss. Luckily, my father, who had managed GUMP'S for over 25 years had occasion to work with your father when there was an unfortunate fire loss there in 1969.

There were many claims and offers of services but we chose your firm because of your years of commitment, experience and high reputation in the industry. As you pointed out to us over the months you spent detailing our loss - the obvious damage during a fire - the burned areas are only one aspect of the fire damage - there is also the smoke / soot / odor damage, water damage, repair of areas damaged as firefighters quickly make their way into and actually fight the blaze - and hasty board-up - as well as mold and mildew damage as water seeps and sits where it is never meant to be. Your ability to understand the fine points of the insurance policy and see how we can best match our coverage with our loss was also a great asset. I feel very fortunate to have met you and had you and your team on our side as we dealt with our loss - we simply couldn't have imagined getting better service or better representation.

Sincerely,


Harry Orbelian


George Orbelian