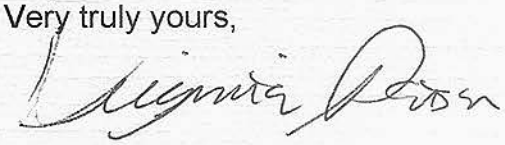

The efforts of you and Anne Marie resulted in an overall settlement of our claim, which was more than we had ever expected. Without Greenspan, we would still be engulfed in paperwork and reliving our catastrophe on a daily basis. With the assistance of Greenspan, the memories of the fire are behind us, and we are able to go on with our lives. Few days pass, and especially not today, without my thanking the universe for Greenspan's expertise in settling our loss.

Thank you from my husband and myself for everything.

Very truly yours,



J. VIRGINIA PEISER

JVP/v
cc: Anne Marie Lukas

Law Offices of
J. VIRGINIA PEISER

J. Virginia Peiser
Attorney at Law
Certified Specialist - Taxation Law
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October 6, 1999

Randolph H. Goodman
THE GREENSPAN COMPANY
400 Oyster Point Boulevard, Ste. 519
So. San Francisco, CA 94080-1921

Re: **10/6/97 Fire Loss, 192 Alice Lane, Orinda, CA**

Dear Randy:

Two years ago today, my husband and I each received calls in our offices telling us that our home was on fire. Those unforgettable calls began a journey for our family that started in chaos and debris, led us through months of renting a home and furniture, and finally has brought us back to our own home and a stable family life.

Immediately after the fire, we were approached by several public adjusters who offered to assist us in presenting our fire claim to our insurance company. We selected Greenspan Company to assist us in the process that seemed, at numerous points, as though it would never end. You assigned Anne Marie Lukas to work with us in reconstructing our totally destroyed personal property and in evaluating the remainder of our smoke and water damaged property.

The assistance of Greenspan Company in general, and Anne Marie in particular, was valuable to us beyond measure. Even though my husband and I are both attorneys, neither of us was familiar with the process of presentation of an insurance claim for a total loss. Further, we had no effective way of evaluating the efforts of the salvage company and others in the restoration of some of our property.

Anne Marie was consistently available to provide me with her expert advice in a wide range of areas, from her recommendations and observations on the attempts at restoration of the many different categories of property, to assisting me with follow-up for action by the salvage company, the art conservator and furniture restorers, and so forth. She devoted countless hours in meetings with me and in inputting our loss so that we could evaluate it. Most important, she presented our case to our insurance companies with such credibility and integrity, that they had very little to challenge.