

PAUL JARDIN

of USA, INC.
DBA 3 DAY SUIT BROKER

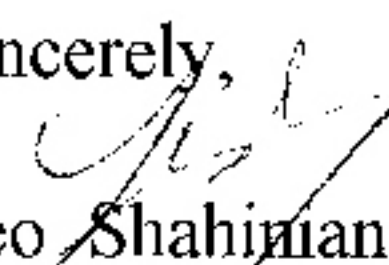
Kenneth A. Elkman
Executive General Adjuster
The Greenspan Co/Adjusters Int'l
16542 Ventura Blvd., Suite 200
Encino, CA 91436-2092

May 13, 2004

Dear Ken,

I just wanted to send you a little note of gratitude for all your help in securing a very favorable settlement for our water damage loss in Atlanta.

You were very meticulous in preparing all the documents and most importantly very prompt in passing along information as it became available. I did not need to leave numerous messages to get a call back even if there was no new information. I felt like I was in the loop the whole time.

Sincerely,

Leo Shahinian

P.S.

Having The Greenspan Company deal with the insurance Company's adjuster and accountants 10%.

Having Ken Elkman of The Greenspan Co. as your Public Adjuster - Priceless !!