

M&J BROSNAN
1807 37th Avenue
San Francisco, California 94122
RE: 1101 Capp St. Apartment #3

March 20, 1997

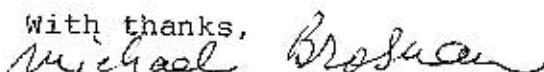
To Whom It May Concern:

We would like to thank your company and it's employees on their excellence in handling our insurance claim.

When we had our first experience with a fire in our ten unit apartment building at 1101 Capp St., we had no idea what a public adjuster was until we were approached by Mr. Robert Crown. Mr. Crown explained in great detail the processes necessary to settle our insurance claim with the least amount of hassle while keeping the other tenants satisfied under the present situation.

We are especially grateful to Mr. Jim Warren who was so instrumental in the negotiations with our insurance company. He was always accessible at any time for questions or any information needed.

We are pleased to say that we never once regretted our decision to hire the Greenspan Company and we have already recommended your company to a client of ours.

With thanks,

Michael Brosnan

Owner