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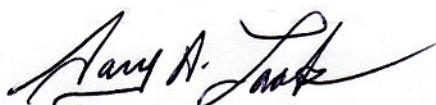
Mr. Kenneth Crown
The Greenspan Co./Adjusters International
Two North Second Street
Suite 1215
San Jose, CA 95113

Dear Mr. Crown:

It gives me great pleasure to forward to you this letter of recommendation. Through your efforts, I was able to get my rental home entirely remodeled. You'll recall that Unigard Insurance originally wanted to save the kitchen and bathroom from being replaced. Through your hard efforts, you were able to prevail in having these rooms gutted and replaced. I now have a rental property that is substantially higher in equity value than it was prior to the loss.

I would be more than happy to recommend your services to any perspective clients. Please feel free to have anyone give me a call.

Sincerely,



Gary Laabs