

TK Produce Market
1001 South Vermont Avenue Unit 107
Los Angeles, CA 90006

May 14, 1999

Mr. William Rake, President
The Greenspan Company/Adjusters International
16542 Ventura Boulevard Suite 200
Encino, Ca 91436

Re: Our Fire Loss December 23, 1998

Dear Mr. Rake:

Our neighbor had a fire in their restaurant and the smoke and water from the fire came into our market and destroyed a lot of our stock. We did not know what to do or how to present our claim to our insurance company.

We were approached by Suzi Kim, Don Schulman and Jerry Fleischman of your company and advised what to expect from our insurance company. We had heard about how difficult insurance companies can be, so we hired your company to represent us.

I was given Arnie Abramson, SPPA, of your company, to be my adjuster. Arnie quickly took control of the situation and got the insurance company to agree to a partial loss where we could maintain the stock, service our customers and remain in business as well as we could under these difficult circumstances. Arnie also got some loss of income for us to account for the shortfall we experienced while we were totally closed.

I hope we never have an experience like this again, but if we do, we know whom to hire to take care of us. If we can be of assistance to you on other matters, please call me at 213-382-9908.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tae Choe', with a long horizontal flourish extending to the right.

Tae Choe, Owner TK Produce Market