

Dave & Joan Fister
1256 Katie Court
Coeur d' Alene, Idaho 83815

Mr. Scott Duval
The Greenspan Company
3600 American River Dr., Ste 145
Sacramento, Cal. 95864-5921
October 2, 1998

Dear Scott,

We are writing to tell you again how grateful we are to you for everything you did for us during the handling of our insurance claim. We were so fortunate to have had you to personally represent us during a very difficult time in our lives. We know that The Greenspan Company is very lucky to have you as a loyal, dedicated hard-working employee, and they must be aware of the many gifts and talents that you bring to them as well as to the clients you serve in their behalf.

At the time of the loss of our home & business in an accidental fire on 5-2-97, we were naive enough to believe that we were adequately insured (except for our business, which was not insured) and that our insurance company would treat us honestly, fairly and ethically just as we treated them throughout the handling of our claim.

We decided to hire the Greenspan Company only because of fears that we had in regard to possible complications with our uninsured business loss. We explained to AAA that we would trust them to handle our claim fairly, but that we had hired you to make absolutely certain that our business losses were kept separate from our insurance claim. We assured Mr. Tom Leith (hired by AAA) that we would not, under any circumstances, make any false or exaggerated claims as to losses, nor would we allow anyone else representing us do this on our behalf. We were assured by Mr. Leith in a very early meeting that we all had a level playing field on which to operate openly and candidly. If only that had been true!

In spite of assurances that we received initially from our insurance company's representative that our claim would be handled competently and reasonably expeditiously, it didn't take very long for us to realize that hiring The Greenspan Company was one of the very best decisions we had ever made. We aren't certain whether the unconscionable treatment we were subjected to by our insurance carrier was due to their incompetence, dishonesty, greed or just simple unconcern for us as people. What we are absolutely certain of is that we were not treated fairly nor ethically. Our insurance carrier, in our judgment, didn't make a reasonable effort to conduct business with us in good faith.

We are convinced that without your help, we would have become embroiled in lengthy, expensive litigation in order to force AAA to live up to their responsibility to us as long-term policyholders. Your highly professional and extremely competent handling of our claim made that unnecessary.

We don't expect that we'll ever need your services in the future, Scott. However, it gives us a great deal of comfort to know there are men like you who care enough about ordinary people like us to go to bat for them. These people would otherwise be at the mercy of all the unscrupulous insurance companies in this country that have far too much power over the lives of their policyholders. Our experience with one very large and well known insurance company has shown us how foolish it would have been to even attempt to deal with them without your representation.

Sincerely,
Dave & Joan Fister
Dave & Joan Fister