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April 9, 1999

Mr. Robb Greenspan  
The Greenspan Company  
16542 Ventura Blvd. Suite 200  
Encino, California 91436

Dear Robb,

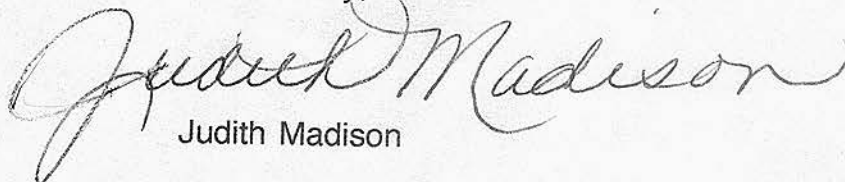
It is Jerry and my pleasure to recommend The Greenspan Company. There is no doubt that your firm was instrumental in helping us receive a fair settlement with our insurance companies following the fire that devastated our home. In fact, our situation was complicated by the fact that we had to deal with two companies - California Fair Plan and State Farm for our wrap-around policy.

State Farm did not act fairly with us from the very beginning. Their personnel went off on a long weekend, leaving us with no living arrangements. Their suggestions of where we should live during the long months of reconstruction were preposterous. In no way did they inform us as to what our rights were under the terms of our policy. We cannot imagine what the outcome would have been if we had gone it alone - as our insurance company urged us to do.

Once your firm took over, things immediately began to happen. Our belongings were inventoried. Our losses meticulously listed. Every person or firm that you put us in touch with proved to be professional and invaluable to us. During our final negotiations, our Greenspan adjustor forcefully pressed for a just settlement to our claims.

The fire at our home was an unfortunate accident. Our hearts go out to others who experience damage or loss to their homes and possessions whatever the circumstances. We were fortunate to have had The Greenspan Company by our side as we put our lives back together!

Sincerely,

  
Judith Madison