

Robert J. Woolway
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May 4, 2001

Mr. Arnie Abramson
The Greenspan Co./Adjusters International
16542 Ventura Blvd., Suite 200
Encino, CA 91436-2092

Dear Arnie:

Thanks for your assistance in resolving our fire claim with Travelers. As our first, and hopefully only, experience in dealing with a large insurance company on a significant claim, we learned that the process can be time consuming, confusing and challenging. Enlisting the services of a professional proved critical in order to get Travelers to respond and treat us fairly. Your expertise and experience as well as persistence was very helpful in our ultimately reaching an acceptable settlement.

Thanks again and best of luck in the future.

Sincerely,



Robert J. Woolway