

CAMERA CORNER
431 13th Street
Oakland, CA 94612

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October 1, 2004

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

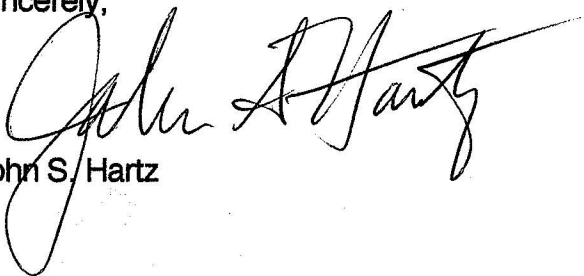
Dear Ken,

My wife and I want to express our sincere gratitude for the work performed by you and your associates on our behalf. After the fire that burned our 60 year old family business, the first thing we were told by our insurance company was not to speak to any private adjusters. Luckily, we did not take this advice.

I am an expert in my business but when it came to insurance settlements, I was out of my element. The moment we engaged your firm, our level of confidence rose dramatically. You and your associates were able to make sense of a very complex claim and achieve an extremely equitable settlement.

I would enthusiastically recommend you and The Greenspan Company to any business owner with an insurance claim. The expertise and professionalism you and your company provided is greatly appreciated.

Sincerely,


John S. Hartz

JSH/h