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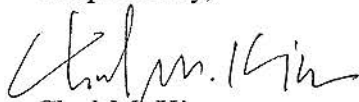
Gentlemen:

I would like to take the time now to thank you for the excellent job that The Greenspan Company performed in the adjusting of my fire loss in Oakland, CA in 1990.

I would never have known how to deal with all of the complexities involved in a fire insurance claim. You secured well in excess of the fee you charged for your services. Not only did I collect a sufficient dollar amount to rebuild, but was also able to do additional work to my building.

I would strongly recommend The Greenspan Company's services to any victim of a fire loss. I know that my fellow Koreans would strongly need your services especially due to their unfamiliarity with filing adequate claims with insurance companies. Please feel free to have any potential client give me a call to discuss the benefits I derived from your company's assistance.

Respectfully,

  
Chul M. Kim