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June 28, 1990

Mr. Randy Goodman
The Greenspan Company
400 Oyster Point Blvd.
South San Francisco, CA 94080

Dear Mr. Goodman:

This is more than a letter of thanks for all your company has done for my wife and myself in the settlement of our claim against State Farm for the total loss of our house and personal property in the Fall of 1987.

As you know, the fire was the last in a series of personal and family tragedies that began in that year and left us emotionally and physically unable to deal with the infinite number of details in a settlement of this size, not to mention the stress of continual confrontations with an insurance company.

Directly following the fire, your agent, Mr. Ken Crown, was on the scene and went into action, organizing an extensive scope of the damage done by the fire. Mr. Crown spent endless hours with contractors and the State Farm adjuster at the site, making sure every detail of our house was considered in the cost analysis, right down to the brass door knobs.

It is largely through his tireless efforts that we were able to secure a large and very satisfactory settlement not only for the house, our personal property, but also for our interim living allowance and all the other benefits due us under the policy.

When a loss of this size occurs, one feels at the mercy of the insurance company and the legalese of the language in the policy. Mr. Crown and yourself simplified all of this and in very plain language got to the bottom line of things and made clear to us just what we were entitled to.

So complete and intensive was the approach to our settlement by Mr. Crown, yourself, and the staff and resources of your company, that my wife and I were able to leave Marin for several months for a much needed rest a tour place in Canada, fully secure in the knowledge that we "had the best."

On our return, in the ensuing months, this approach never slackened and now, with only an item or two to be resolved, we can say without reservation all has been concluded to our complete satisfaction.

To anyone considering your services, we can only say, you certainly earn your fee, not only in the emotional protection you gave us through your vigilant advocacy of our case, but in getting us top dollar in our settlement.


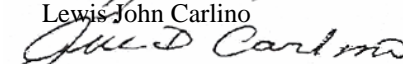
If Mr. Ken Crown is any example of the quality of the other agents, then I can only say your company will "live long and prosper."

His meticulous attention to detail and his dogged refusal to take anything less than that to which we were fully entitled, speaks volumes not only for him personally, but for the efficiency and complete attentiveness of the company to our personal needs.

When I say this is more than a letter of thanks, it is because a "thank you" just does not seem enough for all you have done for us. The service you provide is simply beyond the call of duty.

In addition to the business side of all of this, my wife and I feel we have made good friends as well.

Sincerely and in gratitude,


Lewis John Carlino

Jill D. Carlino