

July 1, 1999

Mr. Frank Candido, SPPA
Executive General Adjuster
Greenspan Company, Inc.
2255 A-Renaissance Drive
Las Vegas, Nevada 89119

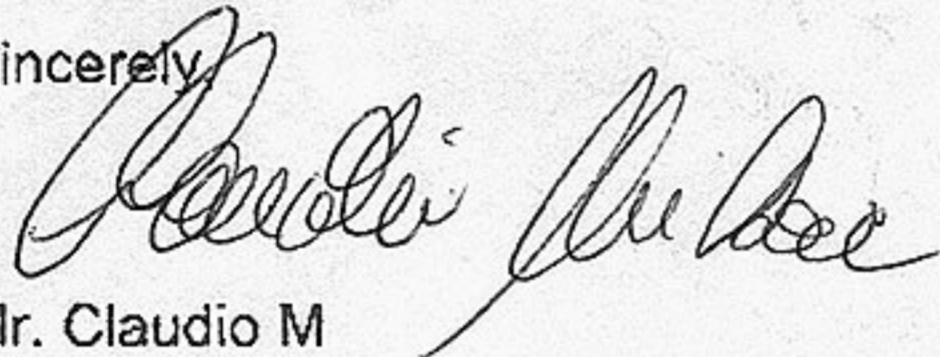
Dear Mr. Candido:

I want to take this opportunity to express my appreciation for all your support in handling my homeowner's claim when I lost my home recently to a fire.

To elaborate, I want to say that your support during this time provided me with all the appropriate necessities to make this difficult time more comfortable for me with hotel accommodations and the expeditious way all my expenses were handled.

Overall Mr. Candido, your professional performance in all areas of this claim were handled very timely and appropriately. I would be more than happy to refer you to any of my clients in the future who may need your services. Again, thank you for all your support and guidance in handling my claim.

Sincerely,



Mr. Claudio M